

# Search Report from Ginger D. Roberts

?show files;ds

File 9:Business & Industry(R) Jul/1994-2002/Aug 26  
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Set	Items	Description
S1	11660	PAYMENT(2W)TRANSACTION? ? OR PAYMENT(2W)SCHEME? ?
S2	59665	(ELECTRONIC OR ONLINE OR ON()LINE OR E)(2W)(BANKING OR CHECK? ? OR CHEQUE? ?) OR MARKETNET
S3	51599	(ELECTRONIC OR ONLINE OR ON()LINE)(3W)PAYMENT? ? OR EPAYMENT? ? OR E()PAYMENT? ?
S4	15624	FIRST(2W)VIRTUAL OR CLICKSHARE OR PAYME OR CHECKFREE OR CHECK()FREE OR FBOI OR FIRST(2W)BANK(W)INTERNET
S5	55890	LETSYSTEMS OR NETBILL OR NET()BILL OR NETCASH OR NET()CASH OR NETCHEQUE OR NET()CHEQUE OR NETPAY OR NET()PAY
S6	6027	NETCHEX OR NET()CHEX OR MONDEX OR ELECTRONIC()FUNDS()CLEARINGHOUSE OR INTELL()A()CHECK OR NETFARE
S7	1331880	(TRANSACTION? ? OR PURCHASE OR CHECK OR CHEQUE OR PAYMENT)-(6N)(DATA OR INFORMATION OR TRANSACTION? ?)
S8	7169613	DISPOSITION OR SETTLEMENT OR SUMMARY OR SUMMARIES OR RESOLUTION OR STATUS OR REPORT? ? OR DISPOSAL
S9	166296	(S7 OR S8)(6N)(DISPLAY? OR VIEW? OR SCREEN OR CHART? OR TABLE? OR GUI OR GRAPH? OR OUTPUT? OR INTERFACE?)
S10	25061	(COMBIN? OR AGGREGAT? OR CORRELAT? OR MAP?) (6N)S7
S11	3613	(S1:S6)(S)S7(S)S8
S12	1360	(S1:S6)(S)S9
S13	467	(S1:S6)(S)S7(S)S10
S14	6049	CONSOLIDAT?(6N)S7
S15	6511	S13 OR S14
S16	165	(S11:S12)(S)(FIELD OR TABLE OR TUPLE? ?)
S17	159	S16 NOT S15
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S20	58	(S1:S6)(2S)S7(2S)(S10 OR S14)(2S)S9
S21	125	S18:S20
S22	105	S21 NOT PY>2001
S23	91	RD (unique items)

?t23/3,k/all

**23/3,K/1 (Item 1 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
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02987059 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Web Bank Links With Juno; Plans Fund Transfer Service**

(A major marketing campaign will be launched by National Interbank through Juno which includes a banking center on Juno's home page; a new fund

transfer service will also be introduced by the company)  
Financial NetNews, v V, n 48, p 1+  
November 27, 2000  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 464

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...s base of 3.7 million active users to get the word out about its **online banking** offerings, according to Ron Hynes, executive v.p. at NIB. The bank wants to achieve...

...account. Hynes declined to elaborate on the service or costs. Ray Graber, senior analyst in **e - banking** at Tower Group, believes that NIB is the only Internet bank implementing this type of transfer service. Although many banks are rolling out person-to-person **e - payments**, this offering is fundamentally different because it builds off aggregation. It allows an individual to access multiple accounts from various institutions at one URL and enables them to execute **transactions** right from the **aggregated account-viewing** area.

To be able to move money from one institution to the other is the...

23/3,K/2 (Item 2 from file: 9)  
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02800651

Would-be Net banks jockey for position  
(Japanese banks, including e bank and Sony Bank, plan Internet banking services, including non-credit card settlement schemes)  
Nikkei Weekly, v,38, n 1,926, p 12  
May 08, 2000  
DOCUMENT TYPE: Journal ISSN: 0918-5348 (Japan)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...credit-card information than Western consumers, some banks are focusing on offering non-credit card **payment schemes** over the Web to accommodate e-commerce **transactions**. Japan Electronic **Settlement** Planning Inc's e Bank is focusing on providing **transaction** settlements for both consumer and business-to-business online **transactions**. The company targets early 2001 for a rollout date, and will focus on small settlements...

...the system. Sony Bank, meanwhile, targets the first half of 2001 for rolling out a **settlement** system for Sony Corp's online shopping **transactions**. The article includes a **table** listing Japanese banks' Internet plans and expected start dates.

...

23/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02790714 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Industry "merger mania" hits electronics billing  
(CheckFree, First Data and Microsoft have joined forces in a deal valued at about \$1 bil)

Electric Light & Power, v 78, n 4, p 32+

April 2000

DOCUMENT TYPE: Journal ISSN: 0013-4120 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1657

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...and CEO of CheckFree said of the merger: "By combining CheckFree's electronic billing and **payment** expertise, First **Data** 's broad electronic **payment** and reconciliation leadership, and Microsoft's software application and Internet expertise, we are aligning the...

...banks, brokerages and portals can deliver bills from the combined biller bases of TransPoint and **CheckFree** without having to implement duplicate systems; and Microsoft will become a major online consumer retail provider for **CheckFree** 's **electronic** billing and **payment** services via MSN MoneyCentral and other (non-disclosed) **online payment** services.

Technology and interoperability

In a press conference, the companies stated that they were making...

...financial institution's server. IFX, though only in Beta testing now, promises to offer richer **graphics** , response and **transaction** capabilities than electronic **data** interchange (EDI) and OFX. Both IFX and OFX have the capability to interact with extensible...

...initiatives, as well as for future financial electronic commerce services, including the integration of First **Data** 's **payment** solutions.

CheckFree and BlueGill Technologies (acquisition pending) will utilize Microsoft technology to develop and deploy electronic billing and payment solutions, and CheckFree will capitalize on First **Data** 's electronic **payment** technologies, including processing, settlement and electronic remittance capabilities.

BlueGill Technologies, already a TransPoint software partner...

23/3,K/4 (Item 4 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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02780678 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Welcome to futureflight central

(NASA and the FAA have opened the first virtual airport-control tower at NASA's Ames Research Center (Moffett Field, CA), which will try to find ways to solve air and ground traffic problems at commercial airports)

Design News, v 55, n 7, p 23

April 03, 2000

DOCUMENT TYPE: Journal ISSN: 0011-9407 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 188

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...to make flying safer and more efficient, NASA and the FAA opened the world's **first** full-scale **virtual** airport-control tower at NASA's Ames Research Center (Moffett **Field** , CA). The facility will test, under

realistic airport conditions, ways to solve air and ground...

...before construction is completed. Twelve rear-projection video screens provide a seamless 360 degrees high- **resolution view** of the airport or other scenes being depicted. The imaging system, powered by supercomputers, provides...

**23/3,K/5 (Item 5 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
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02385307 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Debit Continues To Snowball In Canada's Great White North**

**(Number of debit card transactions in Canada reached 1.36 billion worth \$58.5 billion in 1998; some 280,482 Canadian merchants currently accept online debit cards)**

Debit Card News, v 4, n 16, p 1+

February 16, 1999

DOCUMENT TYPE: Newsletter ISSN: 1055-176X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1157

ABSTRACT:

...card sales reached \$58.5 billion in 1998, or an average \$43.15 per debit **payment transaction**. **Table** lists number of Canadian **payment** terminals and merchants accepting online debit cards in 1994 to 1998.

...

**23/3,K/6 (Item 6 from file: 9)**

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02350516 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Global expansion plans at Discover**

**(Discover Financial Services)**

Cards International, n 210, p 10

December 18, 1998

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1694

ABSTRACT:

...and then shown inside of their various fantasies. Other expansion efforts include online bill payments, **transaction** records and affinity programs. An accompanying **table** shows the number of Discover accounts, receivables and profits for 1993-97. ...

**23/3,K/7 (Item 7 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
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02349003 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**StockPower: Bringing cos and investors closer**

**(Home Depot Inc uses StockPower Inc's StockClick system to enable investors to purchase company stock directly on Internet site starting 1/7/99)**

Business Line , p N/A

January 14, 1999

DOCUMENT TYPE: Journal ISSN: 0971-7528 (India)

LANGUAGE: English RECORD TYPE: Fulltext



WORD COUNT: 710

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...company's shares directly through its Web site at [www.homedepot.com](http://www.homedepot.com).

Investors can also **view** their account positions and **transaction** history online and receive e-mail regarding Home Depot's financial press releases, filings with...

...The StockPower service for DSPPs is the first such e-commerce service that allows stock **transactions** as well as account access over the Internet. It allows companies to leverage their own...

...and having to send physical cheques through mail. In addition, investors registered with StockPower can **consolidate** all their DSPP holdings and **transaction** history in one place. The service also provides investors with the ability to receive e...

...and password, helps StockPower and its client corporations verify the authenticity of persons making the **transactions**.

When the investor becomes a StockPower member, he/she specifies a bank account from which funds are debited to cover the stock **transaction**. The debit is processed via the Automated Clearing House network, a popular **electronic payment** network in the US. Since the payment is withdrawn from the bank account only at...

...determined by the company offering the DSPP and is outlined in its prospectus. The actual **transactions** are usually completed between four and seven business days, depending on the plan's **purchase** dates and when investors submit their **transaction** request.

StockPower will send investors e-mails to acknowledge orders and confirm executions. Investors can also **view** their **transaction** history at any time through the StockPower system. The history will indicate both updated positions and pending **transactions**, the time of the action or order, and the value of the **transaction**. In addition, investors will receive quarterly and annual statements from the companies they have invested...

23/3,K/8 (Item 8 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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02332734 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**E-Bankers Keep On Keepin' On**

(Home banking is on the rise; in all, 3.7 million consumers are banking via their PCs)

Financial Service ONLINE, p 58+

December 1998

DOCUMENT TYPE: Journal ISSN: 0746-892X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2070

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...programs say they will include it as an option.

What Top Banks Are Doing In **Online Banking**

Top 150 Banks  
Offering Today 59%  
No Plans To Offer 26%  
Will Offer By 1999Source: 1999 Directory of Home Banking &  
Online Financial Services  
Note: **Table** prepared from pie **chart** .

Wait And See

Other types of **transactions** now being offered and planned for banks' Web sites include credit card application and insurance...

**23/3,K/9 (Item 9 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

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02326620 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**MAC Becomes Public EFT Network No. 1**

(Concord EFS Inc purchased Electronic Payment Services for stock worth \$920

**mil: A brief table lists EPS' revenue and net income, 1995-7)**

Bank Network News, v 17, n 14, p 1+

December 11, 1998

DOCUMENT TYPE: Newsletter ISSN: 1021-318X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1212

ABSTRACT:

...article contains information on EPS including: EPS operates 33,000 terminals with 1.5 bil **transactions** /year, and a brief **table** lists EPS' revenue and net income, 1995-7. Lee E. Manfred of First Annapolis Consulting...

**23/3,K/10 (Item 10 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

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02167898 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Evolution, Not Revolution**

(US sales of auto and homeowners insurance over the Internet could near

**\$2.5 bil by 2006 and Internet insurance sales could total \$6.3 bil)**

Insurance Networking, p 21+

May 1998

DOCUMENT TYPE: Journal; Industry Overview (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3012

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...The Hartford Financial Services Group Inc., Hartford, Conn.

Insurance Customers Still Prefer the Human Touch

**Online Banking** 50%

Purchasing Consumer Goods 44%

Insurance **Transactions** 27%

Footnote: This **table** was prepared from bar graphs

Many consumers will bank online and shop for books and...

23/3,K/11 (Item 11 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02145729 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Visa, Checkfree Team Up to Challenge MSFDC Electronic Payment Venture  
(Visa USA Inc joins with Checkfree Corp to form a venture to process  
electronic bill payments)**

American Banker, v 163, n 96, p 1+

May 21, 1998

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 802

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...mean that banks shouldn't do business with us" Mr. Kight said.

For its part, **Checkfree** decided that sending all its **electronic payments** through ePay was preferable to trying to duplicate the investment that Visa had made in its direct-debit and **settlement** system.

"Once we sat around the **table** with Integrion, we no longer thought like competitors," said Mr. Kight.

They are contemplating a...

23/3,K/12 (Item 12 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02140106 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Enormous potential**

**(With less than 3% of Russians having any form of payment card, there  
remains a 144 mil potential target market)**

Cards International, n 197, p 12

April 23, 1998

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1468

ABSTRACT:

...listed.

Processing of international bank cards, fraud, and the future card industry are discussed.

A **table** shows international **payment** cards' **transaction** value, number of cards, and number of transactions in 1996.

...

23/3,K/13 (Item 13 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02132328 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Outsource Ad Placement**

**(Paradigm Direct Marketing's Paradigm Interactive division signs Crestar,  
First USA Bank and First Tennessee Bank as clients for Internet ad  
placement services)**

FutureBanker, v 2, n 4, p 24

April 1998

DOCUMENT TYPE: Journal ISSN: 1092-9061 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 366

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...with the service. Its home banking site allows users to open accounts, get balances, download **transactions**, pay bills, **view** a **consolidated** account **summary**, and plan their financial futures by using a financial advisor."Paradigm (has) the broad experience...

...or "mortgage loans."

"Our job is to find people who are most likely to want **on - line banking** services," says Weissman. A typical banner ad might show a picture of a desk cluttered...

**23/3,K/14 (Item 14 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

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02032209 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Rolling Into Internet Commerce**

**(Internet commerce is expected at \$4-7 bil by 2000, vs \$500-700 mil in 1996; Internet transactions are predicted at 2.16 bil in 2000)**

Credit Card Management, v 10, n 8, p 88+

November 1997

DOCUMENT TYPE: Journal; Cover Story ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4178

ABSTRACT:

...an additional 585 mil on smart cards, with the rest mainly on electronic cash and **electronic check** systems, according to Jupiter Research. Wells Fargo Bank (San Francisco) presently processes Internet credit card...

...when smart cards become commonly utilized. Detail is given to other Internet commerce efforts. A **table** is included listing Internet **transactions** from 1996-2000. ...

**23/3,K/15 (Item 15 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

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01703661 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Australia: Making the move from paper to plastic**

**(While Australia shifts rapidly towards electronic payments, but country remain high user of paper-based transactions; table of non-cash payments in Australia provided)**

Electronic Payments International, n 114, p 8

December 1996

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 378

**(While Australia shifts rapidly towards electronic payments, but country remain high user of paper-based transactions; table of non-cash payments in Australia provided)**

23/3,K/16 (Item 16 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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01212220

**Bank Partner Sough for Internet Check System**

**(Netchex (Phoenix, AZ) has developed a system to allow for secure check writing over the Internet)**

American Banker, v CLX, n 108, p 16

June 07, 1995

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

**Netchex** (Phoenix, AZ) has developed a system to allow for secure check writing over the Internet...

...configurations. Initially, both the software and the check writing itself will be free to consumers. **Online check payment** provides both merchants and computer network users with a secure and inexpensive way to conduct electronic commerce. Article includes **table** on how the Internet **check transaction** will work. ...

23/3,K/17 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
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20414141 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**PUBLIC SECTOR ACCOUNTS 3RD QUARTER 2001**

HERMES-GOVERNMENT PRESS RELEASES

December 20, 2001

JOURNAL CODE: WHER LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 761

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... gov.uk/psa/PublicSectorNews.asp.

7.Table PSAT4 refers to financial transactions that determine the **net cash** requirement.These fall into two broad groups:the net acquisition of financial assets,and accruals...

... This adjustment is necessary because net borrowing is measured on an accruals basis whereas the **net cash** requirement measures cash flows.

8.Public sector net debt consists of the public sector 's...

23/3,K/18 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
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20229785 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Tech Trend: Back to the Basics in 2001**

AMERICAN BANKER, p4

December 11, 2001

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2520

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... conduct transactions at the same site with a single sign-on.

Similarly, Mr. Musto said, **electronic** bill presentment and **payment** will develop further in 2002, despite the slow progress of Spectrum EBP LLC, a company...

**23/3,K/19 (Item 3 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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19622518 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Converting Paper Checks to Electronic Checks Gives Banks and Billers Streamlined Processing, Says Meridien Research; Americans Are Stuck on Writing Checks**

BUSINESS WIRE

November 01, 2001

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 384

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... can be obtained from sales@meridien-research.com or by calling 617-796-2800. A **summary** and a **table** of contents are available on www.meridien-research.com

About Meridien Research

Meridien Research of...

**23/3,K/20 (Item 4 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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19613502 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CheckFree checks out Europe**

ELECTRONIC PAYMENTS INTERNATIONAL

September 30, 2001

JOURNAL CODE: WEPI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1995

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... about bills on the portal and provide a link to the biller site to see **transaction** level details ("thin consolidation"), while others allow **transactions** level detail to be **viewed** on the portal site ("thick consolidation").

EDB has chosen a thin consolidation model which is...

... customers service, etc. So they're managing, if you like, their e-billing applications at **transaction** level." Wright also believes most markets will have room for at least two consolidators to...

**23/3,K/21 (Item 5 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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19378440

**GreenPoint's Net Income Up 51% to \$1.12 -4-**

PR NEWSWIRE

October 18, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 889

... represents net interest income divided by average interest-earning assets. GreenPoint Financial Corp. and Subsidiaries **Table 5** -- Loan Origination and **Disposition** (Unaudited) Quarter Ended Nine Months Ended Sept. 30, June 30, Sept. 30, September 30, 2001...

... 08% 3.56% (B) Includes draws from prior period securitizations. GreenPoint Financial Corp. and Subsidiaries **Table 6** -- Credit Quality and Performance (Unaudited) September 30, June 30, December 31, 2001 2001 2000 ...

... 1.09 % 1.20 % 1.29 % 1.09 % 1.29 % GreenPoint Financial Corp. and Subsidiaries **Table 7** -- Selected Financial Ratios and Other Data (Unaudited) Quarter Ended Nine Months Ended Sept. 30...

**23/3,K/22 (Item 6 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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18127339

**PR Newswire California Summary, Wednesday, August 1, 2001 up to 12:00 p.m. PT**

PR NEWswire

August 01, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1308

... bc-CA-CyberSource-supprt (MOUNTAIN VIEW) CyberSource(R) Enhances Payment Processing Software With Support For **Electronic Checks** TO284 08/01/2001 08:04 r f bc-Certicom-SSL-picked (HAYWARD) NetManage Chooses...

**23/3,K/23 (Item 7 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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17810794

**GreenPoint's Net Income Up 34% to \$0.95 -4-**

PR NEWswire

July 16, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 896

... represents net interest income divided by average interest-earning assets. GreenPoint Financial Corp. and Subsidiaries **Table 5** -- Loan Origination and **Disposition** (Unaudited) Quarter Ended Six Months Ended June 30, March 31, June 30, June 30, 2001...

... 08% 3.08% (B) Includes draws from prior period securitizations. GreenPoint Financial Corp. and Subsidiaries **Table 6** -- Credit Quality and Performance (Unaudited) June 30, March 31, December 31, 2001 2001 2000...

... 1.20% 1.30% 1.27% 1.20% 1.27% GreenPoint Financial Corp. and Subsidiaries **Table 7** -- Selected Financial Ratios and Other Data (Unaudited) Quarter Ended Six

**23/3,K/24 (Item 8 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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17677162 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Call for e-cheque and PKI development in Canada**

ELECTRONIC PAYMENTS INTERNATIONAL

June 30, 2001

JOURNAL CODE: WEPI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 592

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... now account for some 37 percent of payments going through the CPA's Automated Clearing & **Settlement** System. (see **table 1**).

Bank of Montreal has co-operated in a range of joint ventures in electronic...

**23/3,K/25 (Item 9 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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17434957 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Shift4 Launches the Next Generation of Enterprise e-Payment Solutions at the HITEC Show in Orlando**

BUSINESS WIRE

June 26, 2001

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 493

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a UNIX process," noted Rich Dingle, Vice President of Business Development. "Our NetApi is a **transaction** router which **interfaces** to local POS/PMS systems and encrypts the data as it is passed to the...

... BANK NE server. Our proprietary encryption technology called DUKPT with MTE (Derived Unique Key Per **Transaction** with Moving Target Encryption) delivers 300+ bit encryption which is 200 times more secure than...

... Shift4's latest payment processing innovations. Shift4 representatives will be demonstrating the benefits of Enterprise **e - Payment** Solutions in exposition booth No. 144.

Shift4 Corporation is a privately held corporation based in...

...commerce, hospitality, direct/catalog sales and retail. Shift4 solutions provide connectivity to leading 3rd party **payment** processors including: First **Data** Corporation (FDC), Paymentech, Vital (VISANET), Global Payments, First Horizon, Chase Merchant Services, Nova Information Systems ...

... party processor for American Express. More than 2,500 merchants process over 100 million electronic **payment transactions** annually via Shift4-powered systems. For more information, visit Shift4's Web site at www...

**23/3,K/26 (Item 10 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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17337977 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Pure Internet Banks Are Doomed: Consumers Want More than Online Services; New Report from Meridien Research Examines Online Banking Marketplace and Technologies**



BUSINESS WIRE

June 20, 2001

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 320

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... aggregation, and opportunities for enhanced customer relationship management.

It covers all the major vendors of **online banking** solutions in the U.S. and abroad, and features case histories on Charter One Financial...

... can be obtained from sales@meridien-research.com or by calling 617-796-2800. A **summary** and a **table** of contents are available on www.meridien-research.com.

About Meridien Research

Meridien Research of...

**23/3,K/27 (Item 11 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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16841890 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Mitsubishi Corp. - Final Results - Part 1**

REGULATORY NEWS SERVICE

May 23, 2001

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3255

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... million by the U.S. District Court for the Eastern District of Pennsylvania in a **graphite** electrode **transaction** ca illegal activity. Regrettably, however, the jury rendered a guilty verdict on February 12, 2001...

**23/3,K/28 (Item 12 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

16219901

**GreenPoint's Net Income Up 37% to \$0.86 -4-**

PR NEWSWIRE

April 18, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 864

... represents net interest income divided by average interest-earning assets. GreenPoint Financial Corp. and Subsidiaries **Table 5** - Loan Origination and **Disposition** (Unaudited) Quarter Ended March 31, December 31, March 31, 2001 2000 2000 (Dollars in millions...

... 72% 3.76% (B) Includes draws from prior period securitizations. GreenPoint Financial Corp. and Subsidiaries **Table 6** - Credit Quality and Performance (Unaudited) March 31, December 31, March 31, 2001 2000 2000...

... loans held for investment 1.30 % 1.30 % 1.22 % GreenPoint Financial Corp. and Subsidiaries **Table 7** - Selected Financial Ratios and Other Data (Unaudited) Quarter Ended March 31, December 31, March...

23/3,K/29 (Item 13 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

16069697 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Southwest Bank of Texas Selects CheckFree's Automated Account Reconciliation Software**

BUSINESS WIRE

April 09, 2001

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 889

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and Compliance Solutions. "Additionally, using RECON-Plus for Windows, Southwest Bank will gain a clear, **consolidated** and automated **view** of **transactions** and cash flow from multiple accounts."

About **CheckFree** RECON-Plus for Windows

RECON-Plus for Windows streamlines the reconciliation process for any organization...

23/3,K/30 (Item 14 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

15808798 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**OFFICE FOR NATIONAL STATISTICS / PUBLIC SECTOR ACCOUNTS 4TH QUARTER 2000**

HERMES-GOVERNMENT PRESS RELEASES

March 26, 2001

JOURNAL CODE: WHER LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1141

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Accounts/ SectorAccounts/PublicSectorAccounts/PublicSectorNews.asp  
7. Table PSAT4 refers to financial transactions that determine the **net cash** requirement. These fall into two broad groups: the net acquisition of financial assets, and accruals...

... This adjustment is necessary because net borrowing is measured on an accruals basis whereas the **net cash** requirement measures cash flows.

8. Public sector net debt consists of the public sector's...

23/3,K/31 (Item 15 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
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15481879 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Paymentplus and PSINet Transaction Solutions Partner to Provide Small- and Medium-Sized Businesses Real-Time eCommerce Payment Processing Capabilities**

BUSINESS WIRE

March 06, 2001

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 708

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... response system and retail operations on a single, central server.

LiveProcessor delivers a real-time **interface** to third-party **payment** processors such as First **Data** Corporation and Paymentech and a direct connection to American Express.

Paymentplus' LiveProcessor software completes over 400,000 **transactions** in 40 countries and 23 foreign currencies on a daily basis. Companies like Amana, AOL...

... Verizon Wireless, Virtual University Enterprises and XO Communications have all chosen Paymentplus' software for their **payment** processing needs. For more **information** on Paymentplus, Inc. please visit us at [www.paymentplus.com](http://www.paymentplus.com).

About PSINet **Transaction** Solutions:

PSINet **Transaction** Solutions (PTS), headquartered in Reston, Virginia, is a wholly owned PSINet subsidiary. PTS, formerly Transaction...

**23/3,K/32 (Item 16 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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15340849 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**City National Bank Announces a New Premier Online Service to Consolidate Clients' Financial Information**

BUSINESS WIRE

February 26, 2001

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 817

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... art aggregation service.

City National MyAccounts lets clients view recent transactions and account balances for **online banking** and brokerage accounts, calculate assets and liabilities, consolidate e-mail and track frequent-flier miles ...

**23/3,K/33 (Item 17 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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15137245 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Laurentian Bank of Canada Announces Agreement with CashEdge to Provide Account Aggregation, Funds Transfer and Wireless Access Services**

CANADA NEWSWIRE

February 13, 2001

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 615

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... conveniently view their overall financial status. -CashEdge technology enables clients to select the accounts to **aggregate**, collect the **information** from these accounts and perform **transactions** on-line, such as transferring funds from a financial institution to a broker. To subscribe...

... The company has built a total risk management process that includes identity authentication, account validation, **transaction** limits and customer insurance.

Founded in 1999, CashEdge is the first organization to combine the power of account aggregation with **transaction** capability since launching

funds transfer in October 2000. CashEdge offers these applications via financial institutions...

**23/3,K/34 (Item 18 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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14788118 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Venezuela Press Review 20-22 Jan 01**

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WORLD NEWS CONNECTION

January 22, 2001

JOURNAL CODE: WWNC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2415

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 1972 and most of them were updated to improve their operational capability. "FBT Withdrawal from **Table** was a Leadership Decision" - (**Report** by Taynem Hernandez) Yesterday, Alfredo Ramos, leader of The New Labor Movement, affirmed that the...

**23/3,K/35 (Item 19 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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14244957 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Bow Valley Announces Year-end 2000 Reserves**

CANADA NEWSWIRE

December 14, 2000

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 485

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 2001.

The following table provides a summary of the net reserves and the estimated future **net cash** flow as at December 31, 2000:

Future cash flow has been determined by Adams Pearson...

**23/3,K/36 (Item 20 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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14219665 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Impact of information tech on society**

Ghulam Haider

NATION (PAKISTAN)

December 11, 2000

JOURNAL CODE: WTNP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1602

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Automatic Teller Machines (ATMs), and Point of Sale (POS) terminals. The ultimate goal of such **combination** is to replace paper **transactions** with an immediate electronic transfer of funds. It is possible in future, we might be...

**23/3,K/37 (Item 21 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

13970957 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Sanchez Expands Financial Services Product Suite With New, Web Front-End Application - PROFILE/WebConsumer**  
PR NEWSWIRE  
November 28, 2000  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 954

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... planning, private banking, brokerage, insurance, credit card products and other financial services. As the consumer **interface** for financial Web **transactions**, PROFILE/WebConsumer, **consolidates** an institution's customer account information and provides a single, universal view of the data...

**23/3,K/38 (Item 22 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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13756700 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Bank of America Global Advice(TM) Fills Gap in Corporate B-2-B e-payment Strategies**  
PR NEWSWIRE  
November 13, 2000  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 808

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Advice capability." Upon receipt of payment, trading partners will be notified through e-mail that **payment information** details are available for them to **view** or download from the Global Advice Web site. Because Global Advice uses Web-based technology...

**23/3,K/39 (Item 23 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

13697561 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Bombay Company Automates Account Reconciliation with CheckFree RECON-Plus for Windows Software**  
BUSINESS WIRE  
November 09, 2000  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 831

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Zill, Vice President & General Manager of CheckFree Financial and

Compliance Solutions. "By offering a clear, **consolidated** and automated **view** of **transactions** and cash flow from multiple bank accounts, accounting systems and retail operations, Bombay can dramatically reduce the exposure associated with financial exceptions and improve access to critical financial data."

About **CheckFree** RECON-Plus for Windows

RECON-Plus for Windows streamlines the reconciliation process for any organization...

**23/3,K/40 (Item 24 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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13676642

**COMMISSION HOSTS ROUND TABLE OVER CROSS-BORDER PAYMENTS**

EUROPEAN REPORT

November 08, 2000

JOURNAL CODE: FEUR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 291

... IBAN) or an International Payment Instruction (IPI). The debate will also explore the future for **electronic payment**. There is currently no reliable, secure, efficient, practical and cheap way of paying by Internet. This Round **Table**, the Commission says, should be seen in the context of the Commission's Communication on...

**23/3,K/41 (Item 25 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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13026802 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**OFFICE FOR NATIONAL STATISTICS / PUBLIC SECTOR ACCOUNTS- 2ND QUARTER 2000**

HERMES-GOVERNMENT PRESS RELEASES

September 27, 2000

JOURNAL CODE: WHER LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 745

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Release on 31 August 2000.

7. Table PSAT4 refers to financial transactions that determine the **net cash** requirement. These fall into two broad groups: the net acquisition of financial assets, and accruals...

... This adjustment is necessary because net borrowing is measured on an accruals basis whereas the **net cash** requirement measures cash flows.

8. Public sector net debt consists of the public sectors financial  
...

**23/3,K/42 (Item 26 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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12246444 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Archer Systems Limited Inc. Files Form 10-KSB With SEC**

BUSINESS WIRE

August 04, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 623

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... display Internet ads and execute e-commerce transactions.  
OnSoftware(TM) combines product presentation abilities with **electronic payment** solutions enabling users to shop whether they are online or offline.

The reader is advised...

**23/3,K/43 (Item 27 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

12211696 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Business News: Barclays launches corporate online services**  
A Staff Reporter  
GULF NEWS  
August 02, 2000  
JOURNAL CODE: WGNS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 175

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... such as Microsoft, Excel or Lotus 1-2-3," said Saadia Mujeeb,  
project manager for **e - banking** .

**23/3,K/44 (Item 28 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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12022083  
**/FIRST AND FINAL ADD -- HSTH014 -- GreenPoint -2-**  
PR NEWSWIRE  
July 20, 2000  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 853

... represents net interest income divided by average interest-earning  
assets. GREENPOINT FINANCIAL CORP. AND SUBSIDIARIES **Table 5** - Loan  
Origination and **Disposition** (Unaudited) Quarter Ended Six Months Ended  
June 30, March 31, June 30, June 30, June...

... 2.53% 3.76% 2.54% 3.08% 2.44% GREENPOINT FINANCIAL CORP. AND  
SUBSIDIARIES **Table 6** - Credit Quality and Performance (Unaudited) June  
30, March 31, December 31, 2000 2000 1999...

... Loans Held for Investment 1.27% 1.22% 1.22% GREENPOINT FINANCIAL CORP.  
AND SUBSIDIARIES **Table 7** - Selected Financial Ratios and Other Data  
(Unaudited) Quarter Ended Six Months Ended June 30...

**23/3,K/45 (Item 29 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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11881758  
**E-banking takes off**  
ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (COURIER-MAIL) , p5

July 11, 2000

JOURNAL CODE: WTCM    LANGUAGE: English    RECORD TYPE: ABSTRACT  
WORD COUNT: 158

... online statements, customised reports and interest confirmation. Account management services are also available, which allow **online bill payments**, fund transfers, credit card payments, and applications for credits cards, term deposits and even loans...

... and e-mail services. Meanwhile, the National Institute of Accountants says that business to business **transactions** lead to cost savings by connecting suppliers, distributors and other business partners. Nearly 95 per...

... with more than \$A75m in turnover use internet banking, and strict security measures make such **transactions** safe for both personal and business clients. Advertising feature.

**23/3,K/46      (Item 30 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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11187178 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Eircom PLC - Final Results - Part 2**

REGULATORY NEWS SERVICE

May 24, 2000

JOURNAL CODE: WRNS    LANGUAGE: English    RECORD TYPE: FULLTEXT  
WORD COUNT: 2527

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of related goodwill (60) Profit on disposal of subsidiary Undertaking 407 An analysis of the **net cash** inflows in respect of the disposal of Cablelink Ltd is as follows:

Cash received 487...

**23/3,K/47      (Item 31 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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10953729 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Fenner PLC - Interim Results**

REGULATORY NEWS SERVICE

May 10, 2000

JOURNAL CODE: WRNS    LANGUAGE: English    RECORD TYPE: FULLTEXT  
WORD COUNT: 3060

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... cash cost. Proforma shareholders' funds amount to #63m and, whilst the Group has a small **net cash** balance, the underlying cash deposits available for re-investment are in excess of #90m.

OUTLOOK...

**23/3,K/48      (Item 32 from file: 20)**

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10813265 (USE FORMAT 7 OR 9 FOR FULLTEXT)



OFFICE FOR NATIONAL STATISTICS / PUBLIC SECTOR ACCOUNTS 4TH QUARTER 1999  
HERMES-GOVERNMENT PRESS RELEASES  
March 27, 2000  
JOURNAL CODE: WHER LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1128

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Release on 29 February 2000.

7. Table PSAT4 refers to financial transactions that determine the **net cash** requirement. These fall into two broad groups: the net acquisition of financial assets, and accruals...

... receivable'. This adjustment is because net borrowing is measured on an accruals basis whereas the **net cash** requirement measures cash flows.

8. Public sector net debt consists of the public sector's...

23/3,K/49 (Item 33 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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10664277

**GreenPoint Financial Announces First Quarter EPS -3-**  
PR NEWSWIRE  
April 20, 2000  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 866

... represents net interest income on a taxable-equivalent basis, divided by average interest-earning assets. **TABLE 5-LOAN ORIGINATION AND DISPOSITION** Comparative Loan Volumes Quarter Ended (Dollars in millions) March 31, December 31, March 31, 2000...

23/3,K/50 (Item 34 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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09064750 (USE FORMAT 7 OR 9 FOR FULLTEXT)

OFFICE FOR NATIONAL STATISTICS / QUARTERLY NATIONAL ACCOUNTS 3RD QUARTER 1999  
HERMES-GOVERNMENT PRESS RELEASES  
December 22, 1999  
JOURNAL CODE: WHER LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 901

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Release on 29 February 2000.

7. Table PSAT4 refers to financial transactions that determine the **net cash** requirement. These fall into two broad groups: the net acquisition of financial assets, and accruals...

... receivable'. This adjustment is because net borrowing is measured on an accruals basis whereas the **net cash** requirement measures cash flows.

8. Public sector net debt consists of the public sector's...

23/3,K/51 (Item 35 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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08253216 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Intuit, Top Technology Companies Team to Launch Intuit OSP Program**

PR NEWSWIRE

November 16, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1283

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... intuitive user interface for all financial services applications accessed via the Internet. Customers can perform **transactions** and **view information**, such as **consolidated** networth statements, through personalized Web pages regardless of where the financial data originates. With a...

**23/3,K/52 (Item 36 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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07864315 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**BCE Emergis Posts Record Revenues for 3rd Quarter 1999**

BUSINESS WIRE

October 21, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3501

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... processes through the exchange of secure transactions. Combining e-commerce services, network connectivity, security and **e - payments** solutions through industry verticals, BCE Emergis offers a full suite of core technologies that are...

**23/3,K/53 (Item 37 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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07514518 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**OFFICE FOR NATIONAL STATISTICS / PUBLIC SECTOR ACCOUNTS 2ND QUARTER 1999 (1170)**

HERMES-GOVERNMENT PRESS RELEASES

September 22, 1999

JOURNAL CODE: WHER LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1109

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... national savings, and finance leases.

7. Table PSAT4 refers to financial transactions that determine the **net cash** requirement. These fall into two broad groups: the net acquisition of financial assets, and accruals...

... receivable'. This adjustment is because net borrowing is measured on an accruals basis whereas the **net cash** requirement measures cash flows.

8. Public sector net debt consists of the public sector's...

**23/3,K/54 (Item 38 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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06623840 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**OFFICE FOR NATIONAL STATISTICS / PUBLIC SECTOR ACCOUNTS 1ST QUARTER 1999  
(1000)**

HERMES-GOVERNMENT PRESS RELEASES

July 29, 1999

JOURNAL CODE: WHER LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 908

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... national savings, and finance leases.

7. Table PSAT4 refers to financial transactions that determine the **net cash** requirement. These fall into two broad groups: the net acquisition of financial assets, and accruals...

... receivable'. This adjustment is because net borrowing is measured on an accruals basis whereas the **net cash** requirement measures cash flows.

8. Further information on the public sector is available from ONS...

**23/3,K/55 (Item 39 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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04564393 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Deluxe and Access Cash Provide ATM Processing and ATMs to American Stores Company**

PR NEWSWIRE

March 08, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 547

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... service, and the most reliable processing system for maintaining customer loyalty and trust."

About Deluxe **Electronic Payment** Systems

Deluxe Electronic Payment Systems, Inc., a subsidiary of Deluxe Corporation, is a world-class...

... more than 21 countries. Deluxe Corporation is a leading provider of integrated risk management, electronic **transaction** services and paper payments to the financial services and retail industries. Founded in 1915, Deluxe...

**23/3,K/56 (Item 40 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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04408011 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**ConectiSys Grants Exclusive License to Data, Email Billing and Payment Collection for Wireless Meter Technology**

BUSINESS WIRE

February 22, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 506

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the ConectiSys-WayDigital.com, Inc. alliance will handle everything, from data collection, email billing and **online payment** processing, and will even provide on-line target marketing of energy consumers for their energy...

**23/3,K/57 (Item 41 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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04114243 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CellNet Data Systems to Expand Kansas City Power & Light Network**

PR NEWSWIRE

January 25, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 697

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of our network, we were able to reduce the number of service trips to the **field** by more than 70,000 per year, which represents a significant savings in cost and...

**23/3,K/58 (Item 42 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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04056005 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Net.B@nk Launches New Banking Platform to Accommodate Growth and Better Serve Customers**

PR NEWSWIRE

January 19, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 640

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... envelopes and copies of cancelled checks. Online bill payment features have also been updated to **display payment** history and provide customers better **status information** on payments.

For customers looking to **consolidate** their personal finance statements, Net.B@nk's new platform includes a Quicken(TM) Import...

...than with account numbers.

Net.B@nk's new platform is based on Edify's **Electronic Banking** System (EBS) application. NCR Corporation will be the host of the new banking platform and...

**23/3,K/59 (Item 43 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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03842845 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**OFFICE FOR NATIONAL STATISTICS / PUBLIC SECTOR ACCOUNTS 3RD QUARTER 1998 (941)**

HERMES

December 21, 1998

JOURNAL CODE: WHER LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 908

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... national savings, and finance leases.

6. Table PSAT4 refers to financial transactions that determine the **net cash** requirement. These fall into two broad groups: the net acquisition of financial assets, and accruals...

... receivable'. This adjustment is because net borrowing is measured on an accruals basis whereas the **net cash** requirement measures cash flows.

7. Further information on the public sector is available from ONS...

**23/3,K/60 (Item 44 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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02994451

**Payment Solutions Network (PSN) Demonstrates Impressive Growth From Second Quarter 1997 to Second Quarter 1998**

PR NEWSWIRE

October 02, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 591

...over 484% from Second Quarter 1997 to Second Quarter 1998, as shown in the following **charts**. Transit Inquiries **Transactions** Dollar Value Second Quarter 1997 3.1 Million \$2.7 Billion Second Quarter 1998 30...

**23/3,K/61 (Item 45 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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02948538

**Vantive Ships New Release of Front-Office Enterprise Application Suite**

BUSINESS WIRE

September 28, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1352

... their Personal Support Home Page -- View and update their personal page -- Search for resolutions -- Submit, **view** and update problem **reports** -- **View** service agreements, purchased products and product repair information -- Subscribe to product or service news and...

... and RMA operations. Procurement functions quickly re-stock inventory locations. New mobile capabilities in Vantive **Field** Service 8 enable **field** service staff to initiate service orders, report activities and close orders while in the **field**, working independently of the Vantive database. Additional new features include: -- Call management enhancements provide flexibility...pricing. With Vantive Sales, sales professionals can work tethered from desktop locations or in the **field** with Vantive On-the-Go. In each case, individuals have access to pipeline, forecasting and...

**23/3,K/62 (Item 46 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

02925979 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**OFFICE FOR NATIONAL STATISTICS / PUBLIC SECTOR ACCOUNTS 2ND QUARTER 1998**

(1197)

HERMES

September 24, 1998

JOURNAL CODE: WHER LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1184

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... national savings, and finance leases.

6. Table PSAT4 refers to financial transactions that determine the **net cash** requirement. These fall into two broad groups: the net acquisition of financial assets and accruals...

... receivable'. This adjustment is because net borrowing is measured on an accruals basis whereas the **net cash** requirement measures cash flows.

7. Further information on the public sector is available from ONS...

23/3,K/63 (Item 47 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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02874887

**MobiNetix Announces Smart Card Interface for PenWare3100 e-transaction Terminals**

BUSINESS WIRE

September 21, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 974

... The Smart Card Interface, which supports industry-standard stored-value card schemes, including Visa Cash, **Mondex** and Proton, also delivers on the promise of an "electronic purse" -- multi-application cards combining...

... service functions. SAMs enable the processing of transactions for stored-value card schemes (e.g., **Mondex**, Visa Cash, Proton), proprietary stored-value schemes, frequency shopping programs and/or other smart card applications. The M704 is **field** -upgradable via an access door on the bottom of the unit, allowing for future upgrades...

... and be integrated into the emerging global e-commerce infrastructure. PenWare brand terminals offer touch- **screen payment**, interactive communication, secure signature capture and **data** collection. MobiNetix also provides a suite of software solutions for iPOS e-transaction management that...

... volume, general economic conditions, and other risks as detailed from time to time in SEC **reports** and filings by MobiNetix. PenWare and iPOS are trademarks of MobiNetix Systems, Inc.

23/3,K/64 (Item 48 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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01695727 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Visa, Checkfree Team Up to Challenge MSFDC Electronic Payment Venture**

SECTION TITLE: Cards

DREW CLARK

AMERICAN BANKER, v163, p1

May 21, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 805

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to trying to duplicate the investment that Visa had made in its direct-debit and **settlement** system.

"Once we sat around the **table** with Integrion, we no longer thought like competitors," said Mr. Kight.

They are contemplating a...

**23/3,K/65 (Item 49 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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01407571 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Vulcan Announces Record 1st Quarter Results**

BUSINESS WIRE

April 17, 1998 13:56

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1272

... and uncertainties detailed from time to time in the Company's SEC reports, including the **report** on Form 10K for the year. **Table** A Vulcan Materials Company and Subsidiary Companies Consolidated Statements of Earnings (Condensed and unaudited)

(Thousands...

**23/3,K/66 (Item 1 from file: 610)**

DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00619732 20011112316B2648 (USE FORMAT 7 FOR FULLTEXT)  
**TVX Gold Inc. - 2001 Third Quarter Report; TVX Reports Continued Low Cost Production; Gold Hedge Book Restructured; Debt Reduced By \$20 Million**  
Business Wire

Monday, November 12, 2001 19:57 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 4,574

...SmallCap index in the Materials Sector and the TSE 200 index.

Operations - TVX Normandy Americas

**Table 1. Summary of TVX's Share of 2001 Joint Venture's Production**

Period: Three months ended September...

...61,500(1)\$176 \$260

(1) Production and grade includes silver converted to gold equivalent  
( **table** continued)

Three months ended

Period: September 30, 2000

	Production	Cash Cost	Production Cost
Mine (ownership...			

...177,500 (1) \$177 \$257

(1) Production and grade includes silver converted to gold equivalent  
( **table** continued)

Period: Nine months ended  
September 30, 2000

	Production	Cash	Production
	Cost	Cost	Cost
Mine (ownership...increase of 28% compared to the same quarter last year.			
Operations - TVX Hellas S.A.			

**Table 2. Summary of Stratoni Production**

Period: Three months ended September 30, 2001

Stratoni Operations (100...	Tonnes	Payable
...8.0 % 91.2%	6,400 t	
Zinc	11.2 %	92.2% 7,200 t

( **table** continued)

Period: Nine months ended September 30, 2001

Stratoni Operations (100%)	Tonnes Milled	Grade...reduce	Payable
total debt by \$17,626 and increase deferred revenue by \$14,829.			
The total <b>net cash</b> cost of the restructuring was \$825. The net gain of \$3,658 resulting from the...			

...183 18,709

Total assets	116,490	147,523	34,607	49,159	21,685
( <b>table</b> continued)					
(US\$ thousands)					

	Stratoni Operations	Greece	Corporate/ Others	Total
Revenue	18,736	-	4,291	119...082
22,275				
Total assets	131,698	92,066	35,332	53,339
( <b>table</b> continued)				
(US\$ thousands)				

	Stratoni Operations	Greece	Corporate/ Others	Total
Revenue	13,527	-	8,395	130...

...564) (1,511) 1,214 (255) (67)

Capital expenditures	883	504	938	1,518	287
( <b>table</b> continued)					
(US\$ thousands)					

	Stratoni Operations	Greece	Corporate/ Others	Total
Revenue	5,128	-	1,066	40...
...loss)	(757)	168	1,166	420 (314)

Capital



Search Report from Ginger D. Roberts

expenditures 1,201                      732                      795                      745                      378  
( **table** continued)  
(US\$ thousands)

	Stratoni Operations	Greece	Corporate/ Others	Total
Revenue	3,983	-	2,798	41...

**23/3,K/67                      (Item 2 from file: 610)**

DIALOG(R)File 610:Business Wire

(c) 2002 Business Wire. All rts. reserv.

00469352 20010226057B8141 (USE FORMAT 7 FOR FULLTEXT)

**City National Bank Announces a New Premier Online Service to Consolidate Clients' Financial Information-Among First Regional California Banks to Offer Relationship-Backed Account Aggregation for Private Banking Clients**

Business Wire

Monday, February 26, 2001 08:01 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 808

...City National MyAccounts, clients can,  
with one click of the mouse, log into and do **transactions** in any of their  
**aggregated** online services.

City National partnered with Yodlee, the world's leading provider of  
account  
aggregation...

...the bank's new, state-of-the-art aggregation  
service.

City National MyAccounts lets clients **view** recent **transactions** and  
account  
balances for **online banking** and brokerage accounts, calculate assets  
and  
liabilities, consolidate e-mail and track frequent-flier miles...

**23/3,K/68                      (Item 3 from file: 610)**

DIALOG(R)File 610:Business Wire

(c) 2002 Business Wire. All rts. reserv.

00129256 19991028301B0187 (USE FORMAT 7 FOR FULLTEXT)

**First Trust Corporation Taps Bottomline Technologies for Automated Wire Transfer Solution**

Business Wire

Thursday, October 28, 1999 09:22 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 818

...and once into our bank's wire transfer system."

Bottomline's software will capture and **consolidate** wire **transactions**  
and deliver the **output** file, **mapped** specifically to bank standards, to  
First Trust's Bank. The reformatted file will be processed...

...secure  
package. The product also functions by transitioning organizations from  
paper-based check systems to **electronic payments** and receipts. Using  
PayBase, organizations can create bank-compliant **electronic payments** ,

deliver the remittance advice via fax, email, or paper, and access real-time disbursement information...

**23/3,K/69 (Item 4 from file: 610)**  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00092427 19990819231B0038 (USE FORMAT 7 FOR FULLTEXT)  
**Hypercom Introduces Hand-Held, Wireless SmartICE Card Payment System; Palm-Sized Unit Speeds Order Entry and Payment Processing**  
Business Wire  
Thursday, August 19, 1999 08:07 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 797

...by hitting the enter key. A printer in the kitchen prints out the order and **table** number. When the order is ready for pick-up, the kitchen signals the waiter's...

...their meal, the waiter uses the SmartICE to complete the customer's cash or card **payment transaction** at their **table**.

Hypercom's SmartICE card payment system will be available for shipment in January, 2000.

Also...

**23/3,K/70 (Item 1 from file: 624)**  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0672138  
**A NEW GIANT STALKS THE BACK OFFICE: But is First Data big enough to beat back MCI and AT&T?**  
Business Week June 26, 1995; Pg 124; Number 3430  
Journal Code: BW ISSN: 0007-7135  
Section Heading: Finance: MERGERS  
Word Count: 463 \*Full text available in Formats 5, 7 and 9\*

BYLINE:  
By Kelley Holland in New York

TEXT:  
... Corp. The two companies are major players in the enormous but little-watched market for **transaction** services--the authentication, transfer, and recording of **electronic payments** for merchants and credit-card-issuing banks. The merged entity, which will be known as First Data and will have revenues of more than \$4 billion, will dwarf other independent **transaction** processors ( **table** ). "The **combination** is going to be phenomenal," says Richard K. Weingarten, an analyst at Montgomery Securities. Among independent **transaction** processors, "there is no one positioned like them. I'm pumped."

The Justice Dept. is...

...First Data could control more than 30% of the market for processing Visa and MasterCard **transactions**, according to David Robertson, president of credit-card newsletter The Nilson Report.

CROWDED FIELD. In...

**23/3,K/71 (Item 1 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

05052312 Supplier Number: 76993301 (USE FORMAT 7 FOR FULLTEXT)

**Outline of Offerings.(Internet/Web/Online Service Information)**

Bank Technology News, v14, n8, p7  
August, 2001

Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 9749

... E-Banking Fee: \$4.95/month (Canadian)  
E-Banking Discounts: Free with certain accounts  
Functionality: **view** account **data** , transfer funds, bill **payment**  
, mortgage services, credit card services  
**E - Banking** Service Provider: Sl/Edify  
E-Billing Provider: N/A  
Wireless Banking: N/A  
Total Wireless...

**23/3,K/72 (Item 2 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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05034028 Supplier Number: 76626964 (USE FORMAT 7 FOR FULLTEXT)

**Call for e-cheque and PKI development in Canada.**

O'Brien, Anthony  
Electronic Payments International, pl1  
June, 2001  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 662

... way through Parliament and been proclaimed into law."  
Darlington also noted the rapid rise of **electronic payments** , and  
**payment** cards in particular, in Canada. He reported that debit cards now  
account for some 37 percent of payments going through the CPA's Automated  
Clearing & **Settlement** System. (see **table 1**).

**TABLE 1: SELECT DELIVERY CHANNEL STATISTICS**

Delivery Channels	Transactions (mn)		% Change (2000/1999)
	2000	1999	

ABMs...

**23/3,K/73 (Item 3 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04994334 Supplier Number: 75028489 (USE FORMAT 7 FOR FULLTEXT)

**Swiss Bank Taps Fundtech For CLS System.(Zurcher Kantonalbank,)(continuous  
linked settlement )(Brief Article)**  
Operations Management, v7, n20, p3

May 21, 2001

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Newsletter; Trade

Word Count: 347

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...s third-largest bank, has chosen Fundtech's PAYplus CLS for its core continuous linked **settlement** system, which will **interface** with the bank's internally developed **settlement** platform. A request for proposals was issued at the beginning of the year, and in March (OM, 3/26) the bank had narrowed the **field** to Jersey City N.J.-based Fundtech and Logica, a London-based company. Christian Michel...acquired in 1999. Zurcher Kantonalbank had worked in the past with BBG, a maker of **electronic payment** software. That familiarity helped push Fundtech over the top, Michel said.

23/3,K/74 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04853640 Supplier Number: 67501769 (USE FORMAT 7 FOR FULLTEXT)

**WEB BANK LINKS WITH JUNO; PLANS FUND TRANSFER SERVICE.**

Ottaviano, Sal

Financial Net News, v5, n48, p1

Nov 27, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 501

... s base of 3.7 million active users to get the word out about its **online banking** offerings, according to Ron Hynes, executive v.p. at NIB. The bank wants to achieve...account. Hynes declined to elaborate on the service or costs. Ray Graber, senior analyst in **e - banking** at Tower Group, believes that NIB is the only Internet bank implementing this type of transfer service. Although many banks are rolling out person-to person **e - payments**, this offering is fundamentally different because it builds off aggregation. It allows an individual to access multiple accounts from various institutions at one URL and enables them to execute **transactions** right from the **aggregated account-viewing** area.

To be able to move money

23/3,K/75 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04775989 Supplier Number: 65009089 (USE FORMAT 7 FOR FULLTEXT)

**EXPERT ANALYSIS: Scan And Pay E-Billing Surmounts Obstacles: A surprisingly simple technology could represent the future of electronic billing.**

Bank Technology News, v13, n9, p1

Sept, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2435

... model realizes the convenience of electronic bill presentment, providing them with full electronic presentment and **payment** capability.

**Information** aggregation

Two of the three consumer lockbox providers also act as information

aggregators, accessing consumer...

...the vendor is currently set up to access, provide the username and password for their **online banking** account. These user names and passwords

**23/3,K/76 (Item 6 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04662906 Supplier Number: 62199997 (USE FORMAT 7 FOR FULLTEXT)  
**e-billing: Alltel, Intelidata To Create Spectrum's Switch.**  
O&apos;Sullivan, Orla  
Bank Technology News, v14, n5, p6  
May, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 873

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...companies, 19 of which submitted Requests For Proposal, Carmody says. Asked if Spectrum chief rival **CheckFree** Corp. or EDS Corp. were contenders, as had been reported, Carmody says only that the...

...Spectrum's wish to base the billing system on the UNIX operating system narrowed the **field**. Alltel and Intelidata will write and support ... payments between participating banks, much as the ATM networks handle the routing and authorizations of **transactions** while leaving other aspects, such as ATM card issuance and management, up to the banks...  
...own bills or those of merchant customers, and banks will handle much of the customer **interface**. The **transaction** flow between banks will be ... orchestrated by Alltel and Intelidata. Similar to an ATM switch, the billing switch will validate **transactions**, and route, settle and log them. Mike Steely, director of e-business solutions with Alltel, says that "The switch makes sure the **transaction** makes it to the right party and back." There are much greater auditing capabilities in...easier to flag problems with IFX," Steely adds. Carmody stresses, "OFX was never designed for **electronic** bill presentment and **payment**. It was designed for minimal exchange of information with personal financial management packages." Although the...on us" payments from others. The Reston, VA, firm also processes bill payments and other **transactions**. Alltel sub-contracts Intelidata for the Spectrum project, Steely says. The two created an **electronic payments** network that would allow banks to settle bill payments ...their labor came late last quarter when Hawaii's three biggest banks began direct bill **settlement**. Spectrum is searching for a permanent CEO, so Carmody is unsure how long he will...

**23/3,K/77 (Item 7 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04662867 Supplier Number: 62199953 (USE FORMAT 7 FOR FULLTEXT)  
**Ordering Made Easy: Banks use e-procurement to control maverick spending, tighten supply management.**  
Jaben-Eilon, Jan  
Bank Technology News, v14, n4, p1  
April, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade

Word Count: 1610

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...explains, "because BCG focused on purchasing rather than sales and calculated the value of all **transactions** at each stage of the supply chain, not just net **transactions** ." In its work with Regions, ...over the Internet, they don't need training at all," Houston notes. Ahead of the **field** PNC Bank Corp. of Pittsburgh took the e-procurement route two years ago, says Clyde...system. "What we wanted to do was to take manual costs out of the expense **report** cycle," explains Stewart Saylor, vice president of accounting operations. "We looked at various vendors on expense reporting process. Images of the receipts can now be attached to the expense **report** , rather than deal with many pieces of paper. Those who need to approve the expense **report** can **view** the images. Meanwhile, the employee can see where his expense **report** is in the approval process-all on the intranet. "We're close to rolling out...

...to six months, depending on the acceptance of employees." PNC processes some 5,000 expense **reports** per month at a cost as high as \$150 per **report** . Thus, the cost savings of both these automated approvals processes could be significant. Already, operating...the end of 2000. The emergence of e-procurement is drawing more vendors into the **field** . M&I Data Services, a Brown Deer, WI-based provider of **e - banking** solutions, offers outsourced Web-based procurement for small businesses and banks. M&I is just...

...new product. According to Kenneth Feldt, vice president of business development in M&I's **e - banking** group, e-procurement is just

23/3,K/78 (Item 8 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04662856 Supplier Number: 62199941 (USE FORMAT 7 FOR FULLTEXT)

**Checks BEAT: Deluxe Spins Off eFunds.**

Bank Technology News, v13, n3, p57

March, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1204

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Deluxe Corp., the St. Paul, MN, company whose name is practically synonymous with checks and **electronic payments** , has announced a "strategic realignment" that will create two independent companies-one devoted to paper payment products, the other an **electronic payments** company. This is the second reorganization announced by Deluxe in less than a year. Last April, the company **combined** its **information** , **payment** protection and electronic **transaction** processing business units into a new entity called eFunds Corp. The latest reorganization combines eFunds... POS conversion, checks tendered at the point of sale are converted to automated clearing house **transactions** . Deluxe at the time was already offering ACH processing services, as well as credit and...year later when the two organizations failed to persuade enough financial institutions to provide timely **data** on their **check** processing activities. This time around, the Fed hopes it can overcome such problems by expanding... developed by Northern Trust Co. for its corporate cash management clients; the other was ICM **Electronic Banking** , a company specializing in bank-to-corporate payment technologies. The company's new product ...these

capabilities with Bottomline's existing technologies to form the nearest thing to a "universal **interface**" to reporting, messaging and **transaction** capabilities available to the market, say experts familiar with the product. FedWire Cuts Fees Look for the fees for moving **electronic payments** through the Federal Reserve Bank System to come down, beginning next month, while charges for cents off the average fee charged for a **transaction** initiated on FedWire, its large-dollar funds transfer system. ACH fees also will decrease between services, which include **electronic check** products, will rise about 11% over current levels. The cost to financial institutions for the...

23/3,K/79 (Item 9 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04213060 Supplier Number: 55048102 (USE FORMAT 7 FOR FULLTEXT)

**Nordic Net banking shows Europe the way.**

Retail Banker International, n414, pNA

June 29, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 2840

... end of 1997, there were 97 Internet connections per 1,000 inhabitants in Finland. A **report** on Internet banking by Credit Suisse First Boston (CSFB) estimates that the leading Nordic banks...

...of existing customers as well as attracting new business to the Internet by 2001 (see **Table 2**). The CSFB **report** says Internet banking can no longer be ignored by any bank wishing to stay in...

...Internet's regional development, it is possible to conduct most banking business via the web. **Transactions** which involve moving money around - for example, paying bills, cash transfers into other accounts and...

...by 2001. MeritaNordbanken is widely considered to be among the most advanced in terms of **electronic - banking** development. It brought in telephone banking in 1982, PC Banking in 1984 and investments trading... will change the strategy so that branches become primarily advice-oriented rather than geared to **transactions**. It is considered vitally important to the bank to keep the personal touch functioning within...

...banks when it comes to percentage of Internet customers among its total customer base (see **Table 1**). The SEB Internet site gets more than one million hits per month making it...

...structure and navigation system and several other functions to enable customers to conduct their banking **transactions** via the Internet with ease. The main objective of the Internet Office is to provide...

...of any loan process to take place over the Internet, including the customer's signature. **Table 1** - Leading Nordic retail banks ranked by number of customers ||||| Bank |No. of branches |No...

23/3,K/80 (Item 10 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04056649 Supplier Number: 53603404 (USE FORMAT 7 FOR FULLTEXT)

**Options for banks to combat threats are becoming clear.**

Retail Banker International, n404, pNA  
Dec 23, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 3054

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

After several years of growing investment in **online banking**, banks are now faced with an important decision: what to do about **electronic bill payments** and presentment (EBPP) - and when. EBPP enables consumers and businesses to receive, review and pay...

...strategic dimension as it promises to become an integral part of a bank's overall **online banking** service. EBPP can add value to the core checking account by making **transactions** more efficient and enabling customers to **consolidate** their financial information more easily. Moreover, online interactions can be used to create a more...  
...multiple billers. In addition, they have a head start, already possessing a three million-strong **electronic banking** customer base that is expected to grow to between ten and 12 million over the...

...United States - and thus the potential US market for EBPP - is 27 billion recurring billing **transactions** per year, a figure that is growing by about 1 percent a year (see Figure 1). This 1998 total includes the 15 billion consumer-to-business **transactions** that are recurring, such as monthly telephone bills, and the 12 billion business-to-business **transactions** that take place in the United States each year. Billers benefit most from EBPP because...

...average bill of \$100, billers are likely to save as much as \$1.90 per **transaction** in total (see Figure 2). If EBPP penetration reaches 7 percent of recurring **transactions** by 2002, biller savings will amount to \$2.2 billion annually. Moreover, billers are likely...

...attributable to EBPP itself is only modest: consolidators and technology providers will likely share a **transaction** revenue stream of no more than \$0.32 per **transaction**. As a result, even if 15 million US households (roughly 15 percent of the total...interfaces with billers. This vendor is the exclusive consolidator of bills, but may work with **electronic banking** sites and others to give consumers access to these bills. **CheckFree**, the leading **electronic bill payments** network provider, operates on such a closed system. In 1997, **CheckFree** had 80 percent of the bill payments market, or nearly three-quarters of the \$150...

...allow it to share value with other players, or that creates economic incentives for adoption. **CheckFree** controls and operates the entire system, having its own employees install custom software at participating ...

...a result, it has high costs for setting up new billers and banks, and high **transaction** prices. Despite **CheckFree**'s success, we believe that this model cannot succeed in the longer term, since it...

...with more open systems and standards are likely to achieve. Perhaps in recognition of this, **CheckFree** appears to be opening up its system to allow a greater level of participation by...

...players. In this way, it creates incentives for the various technology vendors, banks, payments and **transaction** - processing service providers, suppliers of personal financial management software, billers, and independent software integrators to...



...the TransPoint system. For this service, biller remarketers will receive revenue (perhaps \$0.16 per **transaction** ). TransPoint also relies on a large pool of Microsoft resellers and systems integrators to install...

...agree on a common standard. Banks are likely to be at odds with billers over **transaction** economics and control of the customer **interface** , preferring a model that charges high payments fees and limits the ability of the customer...customers when they can be made available cost-effectively. However, banks with grander aspirations in **online banking** should act now to adopt EBPP, shape standards, establish partnerships with key technology providers and...

...early adopters of online financial service shopping. Institutions that have led the way in offering **online banking** and bill **payments** are likely to have customers who will be early adopters of bill presentment. Provided these...

...processing toward back-end electronic processing utility services. With their increased cash management capabilities and **transaction** efficiency, **electronic payments** will reduce the revenues created by float and the margins for efficient paper-processing businesses. Thinner margins and the higher fixed costs of **electronic** back-end **payments** processing utilities will force consolidation in the biller consolidator and payments processing business. Many banks...

...and customer relationships are at risk. And they will need a strong EBPP presence if **online banking** is an important part of their strategy. Large banks that are less intent on **online banking** may choose to play a hedge, supporting several emerging standards and EBPP schemes and pushing ...

...convergence where possible. Though they will still need to be on the leading edge of **electronic banking** because of their relatively large customer base, they will not necessarily have to shape the...

23/3,K/81 (Item 11 from file: 636)

DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
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03605323 Supplier Number: 47463955 (USE FORMAT 7 FOR FULLTEXT)  
**TRANSPORT COUNCIL: VARIED AGENDA FOR JUNE 17-18 SESSION**  
European Report, pN/A  
June 14, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 818

... to a harmonised procedure accompanied by a mechanism for the exchange of information (see European **Report** No 2200). Some delegations have suggested extending the system to Community aircraft. The Council is ...

...The objective is to improve European air-traffic control via a "revamped" Eurocontrol (see European **Report** No 2231). Road transport. Although this item is not officially on the agenda, the issue...

...is currently exempt) and strengthening rules on access to the profession of haulier (see European **Report** No 2231 for details of Transport Commissioner Neil Kinnock's suggestions on this subject). The...  
...is closely linked to negotiations towards an Agreement on road transport with Switzerland (see European **Report** Nos 2207 and 2228). The Ministers

will adopt Conclusions on the Community strategy for telematics...

...by the Commission. The Commission's action plan in this area defines five priorities: road **information** services, **electronic payment** systems, exchange of **information** on transport and information management, the human/machine interface and system architecture. The Council will also hold an exchange of **views** on the Commission's **report** on rail corridors. Conclusions are expected at the end of the debate. Rail corridors for...

...an essential element in the strategy for revitalising the Community's railways. The Commission's **report** cites experience gained in the course of initial pilot projects in this area. During the...

...External relations. The Ministers will hold an in-depth discussion of external relations in the **field** of maritime transport. They will consider a Communication from the Commission and a draft Decision...

...advantages of this mode of transport over road transport. The Commission has since prepared a **report** on this subject which it will present to the Council.

**23/3,K/82 (Item 12 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03516365 Supplier Number: 47261964 (USE FORMAT 7 FOR FULLTEXT)

**Product Intros: Card Readers For Better Table Service**

Bank Technology News, pN/A

April 1, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 183

With Schlumberger's MagIC 9000, restaurant servers complete **online payment transactions** at the customer's **table**, eliminating the need to make a trip back to a central terminal," says Jim Davis...

**23/3,K/83 (Item 13 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

02945138 Supplier Number: 45991648 (USE FORMAT 7 FOR FULLTEXT)

**New Service Helps Employers Keep A Tab on Physicians' Going Rates**

Medical Utilization Management, pN/A

Dec 7, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 358

... and Marketing for the company. Medirisk has built a database of almost 4 billion physician **payment** - not charge - **transactions** from private sector payers, which is updated "routinely" based on surveys of 1,300 managed...

...inpatient and outpatient CPT codes, are organized into 287 market regions defined by Medirisk (see **table**, next page).

**Transactions** from the most recent six months - about 450 million now, says Sauer - form the basis...

23/3,K/84 (Item 14 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02837067 Supplier Number: 45752086 (USE FORMAT 7 FOR FULLTEXT)

**SCHLUMBERGER: Smartcard transaction technology & systems provide opportunities for telecoms operators**

M2 Presswire, pN/A

August 30, 1995

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 933

... technology, as the catalyst for realising new applications, extending the reach of service, and simplifying **payment transactions**, will be the theme of Schlumberger Electronic **Transactions** ' stand at Telecom 95. The **display** will range from simple phonecards capable of storing call units, to ultra-secure smartcards for...

...industry's widest and most advanced range of phones and systems tools for handling electronic **transactions**, including a brand new wireless payphone concept for areas which are too expensive or difficult...

...purchases like phone calls - allows the company to help telecoms planners implement forward-looking electronic **transaction** systems. **Combined** with its range of smartcard payphones, terminals and systems devices, Schlumberger is the only organization...

...applications - Multiflex frees designers to focus on the specialized aspects of their smartcard schemes. New **transaction** functions can be created by modifying or extending existing commands. The library of security processing...

23/3,K/85 (Item 15 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02054799 Supplier Number: 43751413 (USE FORMAT 7 FOR FULLTEXT)

**MARKET TRIAL OF NEW ADVERTISING MEDIUM UNDERWAY IN CANADA**

Telephone IP News, v4, n4, pN/A

April, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 680

... further. Audio prompts assist the user in choosing from a menu of services while the **display** provides visual confirmation of balances, **payment transactions** and account transfers. The **combination** of voice and visual display makes the home banking process less confusing and more acceptable...

23/3,K/86 (Item 16 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02028850 Supplier Number: 43679420 (USE FORMAT 7 FOR FULLTEXT)

**NORTHERN TELECOM CONDUCTS TEST OF NEW INFORMATION AND AD SERVICES FOR SCREEN-BASED TELEPHONES**

Audiotex Update, v5, n3, pN/A

March, 1993

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 680

... further. Audio prompts assist the user in choosing from a menu of services while the **display** provides visual confirmation of balances, **payment transactions** and account transfers. The **combination** of voice and visual display makes the home banking process less confusing and more acceptable...

23/3,K/87 (Item 17 from file: 636)

DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

02011645 Supplier Number: 43630092 (USE FORMAT 7 FOR FULLTEXT)  
**BANKING: EURO-MPS CALL FOR NEW LEGISLATION ON CROSS-BORDER PAYMENTS**  
European Report, n1832, pN/A  
Feb 3, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1017

... transfers. For example, it says the Community could promote the use of card networks and **electronic cheques** (such as Switch, in the United Kingdom, Cartes Bancaires in France and Mister Cash in...

...payments. There is no harmonisation or even compatibility in the legal sphere as regards cheques, **electronic transfers** and **payments**, operational standards for the exchange system for means of payment, the responsibility of banks, making...

...settlements". Legal Affairs Committee report. The Parliament's Legal Affairs Committee has also adopted a **report** on cross-border payments **tabled** by Anthony Simpson (EPP, UK), who is also worried about the fact that money transfers...

...Commission to come up with a draft Directive designed to harmonise national legislation in this **field**. Mr Simpson also wants to see financial institutions draw up and respect a strict code...

23/3,K/88 (Item 1 from file: 813)

DIALOG(R) File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1105062 LAF014  
**Casino Data Systems Unveils Its Latest Innovations**

DATE: May 30, 1997 09:00 EDT WORD COUNT: 878

... and reporting procedures by simplifying and expediting the handling of routine casino operations, such as **on-line markers**, **check transactions**, pit fills and credits, **table** openers and closers, as well as games accounting.

ProVIEW(TM) III is CDS' new, high...

23/3,K/89 (Item 2 from file: 813)

DIALOG(R) File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1069657

LAM044

**Casino Data Systems Installs PitBOSS(TM) at Showboat in Las Vegas; New Casino Software Tracking System Utilizes Windows(R) Technology**

DATE: March 17, 1997

12:33 EST

WORD COUNT: 330

... pit, cage, and credit activity, simplifies and speeds handling of routine casino operations, such as on-line markers, **check** and cash **transactions**, pit fills and credits, **table** openers and closers, and games accounting. The program is divided into functional areas similar to the typical casino operation: Players, Cashier, Main Bank, Fill Bank, Credit, Pit, Soft Count, and **Reports**.

"It's been great," said John Zimmerman, Vice President of Casino Operations for the Showboat...

23/3,K/90 (Item 3 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0993022

LATU054

**Silicon Graphics Establishes Major Presence In The Electronic Commerce Market**

DATE: September 10, 1996

08:04 EDT

WORD COUNT: 1,388

...enticing them to return again and again."

CyberCash

CyberCash provides a safe, convenient and immediate **payment** system on the Internet by processing **transactions** in real time and passing authorization codes between consumers, merchants and their banks for instantaneous verification and approval of financial **transactions**.

"We're **combining** Silicon **Graphics**' expertise in high-end Web servers and professional Web authoring tools with CyberCash's market leadership in **electronic payment** services to set a new standard for commerce over the Internet," said Denis Yaro, executive...

...of electronic commerce features a full suite of payment services - including SET, electronic coin, and **electronic check** capabilities - offering a natural fit with SGI's WebFORCE and Cosmo product lines."

EveryWare Development...

23/3,K/91 (Item 4 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0842753

SE009

**MICROSOFT INTRODUCES MONEY FOR WINDOWS 95, ANNOUNCES LIMITED-TIME OFFER**

DATE: July 20, 1995

14:42 EDT

WORD COUNT: 1,635

...the service also can do their banking in the convenience of their homes using the **Online Banking** area. Getting account balances and recent statement information, transferring funds, and communicating with the bank...

...is the key to success in getting people to try and embrace the product and **electronic banking** services," said Richard Crone, senior manager of financial services, KPMG Inc.

The Payee and Account...

...areas provide unparalleled support for tracking down problem payments or resolving account issues. These screens **combine** recent payments or **transactions**, a **graph** of overall activity, and contact information for the payees or accounts to prevent users from...

...to sift through piles of paper to get to the root of a problem.

New **Online Banking** Alliances

Money version 3.0, introduced in early 1994, was the first major personal-finance product to offer **online banking**. Now, **online banking** is even easier and more affordable. This fall, Microsoft will be working with at least...interested in budgeting and tracking their expenses can greatly reduce the need to enter financial **transaction information** into their computer. The **data** is simply and automatically downloaded from the bank, eliminating the need for data entry.

Other...

# Search Report from Ginger D. Roberts

?show files;ds

File 2:INSPEC 1969-2002/Aug W4  
 (c) 2002 Institution of Electrical Engineers  
 File 35:Dissertation Abs Online 1861-2002/Aug  
 (c) 2002 ProQuest Info&Learning  
 File 65:Inside Conferences 1993-2002/Aug W4  
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 File 77:Conference Papers Index 1973-2002/Jul  
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 File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Jul  
 (c) 2002 The HW Wilson Co.  
 File 233:Internet & Personal Comp. Abs. 1981-2002/Aug  
 (c) 2002 Info. Today Inc.  
 File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Aug  
 (c)2002 Info.Sources Inc  
 File 474:New York Times Abs 1969-2002/Aug 26  
 (c) 2002 The New York Times  
 File 475:Wall Street Journal Abs 1973-2002/Aug 26  
 (c) 2002 The New York Times  
 File 583:Gale Group Globalbase(TM) 1986-2002/Aug 27  
 (c) 2002 The Gale Group

Set	Items	Description
S1	876	PAYMENT(2W)TRANSACTION? ? OR PAYMENT(2W)SCHEME? ?
S2	9227	(ELECTRONIC OR ONLINE OR ON()LINE OR E)(2W)(BANKING OR CHECK? ? OR CHEQUE? ?) OR MARKETNET
S3	3310	(ELECTRONIC OR ONLINE OR ON()LINE)(3W)PAYMENT? ? OR EPAYMENT? ? OR E()PAYMENT? ?
S4	765	FIRST(2W)VIRTUAL OR CLICKSHARE OR PAYME OR CHECKFREE OR CHECK()FREE OR FBOI OR FIRST(2W)BANK(W)INTERNET
S5	916	LETSYSTEMS OR NETBILL OR NET()BILL OR NETCASH OR NET()CASH OR NETCHEQUE OR NET()CHEQUE OR NETPAY OR NET()PAY
S6	422	NETCHEX OR NET()CHEX OR MONDEX OR ELECTRONIC()FUNDS()CLEARINGHOUSE OR INTELL()A()CHECK OR NETFARE
S7	75199	(TRANSACTION? ? OR PURCHASE OR CHECK OR CHEQUE OR PAYMENT)-(6N)(DATA OR INFORMATION OR TRANSACTION? ?)
S8	1722378	DISPOSITION OR SETTLEMENT OR SUMMARY OR SUMMARIES OR RESOLUTION OR STATUS OR REPORT? ? OR DISPOSAL
S9	51868	(S7 OR S8)(6N)(DISPLAY? OR VIEW? OR SCREEN OR CHART? OR TABLE? OR GUI OR GRAPH? OR OUTPUT? OR INTERFACE?)
S10	739	(COMBIN? OR AGGREGAT? OR CORRELAT? OR MAP?) (6N)S7
S11	505	(S1:S6) AND S7 AND S8
S12	148	(S1:S6) AND S9
S13	19	(S1:S6) AND S7 AND S10
S14	123	CONSOLIDAT?(6N)S7
S15	142	S13 OR S14
S16	33	(S11:S12) AND (FIELD OR TABLE OR TUPLE? ?)
S17	33	S16 NOT S15
S18	314	S13 OR S12 OR S15:S17
S19	271	S18 NOT PY>2000
S20	191	S12:S13 OR S16:S17
S21	164	S20 NOT PY>2000
S22	153	RD (unique items)

?t22/3,k/all

>>>KWIC option is not available in file(s): 77

22/3,K/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6757683 INSPEC Abstract Number: C2000-12-7120-061

Title: An outline of a trust model for electronic commerce

August 27, 2002 1 15:10

Search Report from Ginger D. Roberts

Author(s): Yao-Hua Tan; Thoen, W.  
Author Affiliation: Res. Inst. for Decision & Inf. Sci., Erasmus Univ.,  
Rotterdam, Netherlands  
Journal: Applied Artificial Intelligence vol.14, no.8 p.849-62  
Publisher: Taylor & Francis,  
Publication Date: Sept. 2000 Country of Publication: UK  
CODEN: AAINEH ISSN: 0883-9514  
SICI: 0883-9514(200009)14:8L.849:OTME;1-#  
Material Identity Number: F529-2000-002  
U.S. Copyright Clearance Center Code: 0883-9514/2000/\$12.00  
Language: English  
Subfile: C  
Copyright 2000, IEE

...Abstract: party trust and control trust. It is argued that an agent's trust in a **transaction** with another party is a **combination** of the trust in the other party and the trust in the control mechanisms for the successful performance of the **transaction**. The generic trust model can be used for the design of trust related value-added...

... use of the model, two activities in electronic commerce are compared that require trust, namely **electronic payment** and cross-border electronic trade. It is shown with the model that these two activities...

...Identifiers: **electronic payment** ;

22/3,K/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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6686272

**Title: Small banks, big bytes [ online banking ]**

Author(s): Vincent, L.

Journal: Bank Marketing vol.32, no.6 p.24-9

Publisher: Bank Marketing Assoc,

Publication Date: June 2000 Country of Publication: USA

CODEN: BAMAFA ISSN: 0888-3149

SICI: 0888-3149(200006)32:6L.24:SBBO;1-A

Material Identity Number: D539-2000-008

Language: English

Subfile: D

Copyright 2000, IEE

**Title: Small banks, big bytes [ online banking ]**

Abstract: The best **online banking** site is not necessarily the one laden with special effects or hi- **resolution graphics** or those over-used calculators. The best **online banking** site is simply the most useful one. A useful site is one that delivers what...

Identifiers: **online banking** ;

22/3,K/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6434960 INSPEC Abstract Number: C2000-01-0230-040

**Title: Latin America: ready and waiting [electronic commerce]**

Author(s): Vanyi-Robin, A.; Weeks, S.

Journal: IT Professional vol.1, no.6 p.62-4

Publisher: IEEE,

Publication Date: Nov.-Dec. 1999 Country of Publication: USA

CODEN: IPMAFM ISSN: 1520-9202

SICI: 1520-9202(199911/12)1:6L.62:LARW;1-H



Search Report from Ginger D. Roberts

Material Identity Number: H358-1999-006  
U.S. Copyright Clearance Center Code: 1520-9202/99/\$10.00  
Language: English  
Subfile: C  
Copyright 1999, IEE

Abstract: In our **view**, e-commerce means a **transaction** is initiated and completed online through the cycle from product research to online ordering. Although the traditional e-commerce cycle continues to **online payment** and verification and then to shipment, security concerns and other payment issues in Latin America...

**22/3,K/4 (Item 4 from file: 2)**

DIALOG(R)File 2:INSPEC  
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

5890377

**Title: It's 10 p.m. Who's looking at your Web site? [bank]**

Author(s): Ogden, P.  
Author Affiliation: Britton & Koontz National Bank, USA  
Journal: ABA Banking Journal vol.90, no.2 p.66, 68  
Publisher: Simmons-Boardman Publishing for American Bankers Assoc,  
Publication Date: Feb. 1998 Country of Publication: USA  
CODEN: ABAJD5 ISSN: 0194-5947  
SICI: 0194-5947(199802)90:2L:66:LYSB;1-Y  
Material Identity Number: B557-98003  
Language: English  
Subfile: D  
Copyright 1998, IEE

...Abstract: easy way to access the Net. Earlier this year we successfully launched a Web-based **electronic banking** product, Summit's EBS2000, which **combines** delivery of account **information** and **check** images.

...Identifiers: Web-based **electronic banking** ;

**22/3,K/5 (Item 5 from file: 2)**

DIALOG(R)File 2:INSPEC  
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

5747107 INSPEC Abstract Number: C9712-7120-058

**Title: Digital payment systems with passive anonymity-revoking trustees**

Author(s): Camenisch, J.; Maurer, U.; Stadler, M.  
Author Affiliation: Dept. of Comput. Sci., Eidgenossische Tech. Hochschule, Zurich, Switzerland  
Journal: Journal of Computer Security Conference Title: J. Comput. Secur. (Netherlands) vol.5, no.1 p.69-89  
Publisher: IOS Press,  
Publication Date: 1997 Country of Publication: Netherlands  
CODEN: JCSJET ISSN: 0926-227X  
SICI: 0926-227X(1997)5:1L:69:DPSW;1-3  
Material Identity Number: C426-97003  
U.S. Copyright Clearance Center Code: 0926-227X/97/\$8.00  
Conference Title: Computer Security - ESORICS 96. 4th European Symposium on Research in Computer Security  
Conference Date: 25-27 Sept. 1996 Conference Location: Rome, Italy  
Language: English  
Subfile: C  
Copyright 1997, IEE

...Abstract: set of trustees can selectively revoke the anonymity of the participants involved in a suspicious **transaction** . From an operational point of **view** , it can be an important requirement that such trustees are neither involved in **payment transactions** nor in the opening of an account, but only in case of a justified suspicion...

... system satisfying this requirement. The described basic protocol for anonymity revocation can be used in **online** or off-line **payment** systems.

...Identifiers: **payment transactions** ;

**22/3,K/6 (Item 6 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

5584173 INSPEC Abstract Number: C9706-4250-023

**Title: Concurrency control theory for deferred materialized views**

Author(s): Kawaguchi, A.; Lieuwen, D.; Mumick, I.S.; Quass, D.; Ross, K.A.

Author Affiliation: Columbia Univ., New York, NY, USA

Conference Title: Database Theory - ICDT '97. 6th International Conference Proceedings p.306-20

Editor(s): Afrati, F.; Kolaitis, P.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 1997 Country of Publication: Germany xiii+475 pp.

ISBN: 3 540 62222 5 Material Identity Number: XX97-00059

Conference Title: Database Theory - ICDT '97. 6th International Conference

Conference Sponsor: Nat. Tech. Univ. Athens; Dept. Electr. Comput. Eng.; Inst. Commun. & Comput. Syst.; Hellenic Telecommun. Organ.; et al

Conference Date: 8-10 Jan. 1997 Conference Location: Delphi, Greece

Language: English

Subfile: C

Copyright 1997, IEE

...Abstract: database system supporting materialized views to speed up queries. For a range of important applications ( e.g. **banking** , billing, network management), **transactions** that access materialized **views** would like to get some consistency guarantees-if a transaction reads a base relation after...

... base relation, it expects to see the effect of the base update on the materialized **view** . If a **transaction** reads two **views** , it expects that the two views reflect a single consistent database state. We formalize the ...

**22/3,K/7 (Item 7 from file: 2)**

DIALOG(R)File 2:INSPEC

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4989654

**Title: Toward electronic money: some Internet experiments**

Author(s): Dyson, P.E.

Journal: Seybold Report on Desktop Publishing vol.9, no.10 p.3-11

Publication Date: 10 June 1995 Country of Publication: USA

CODEN: SRDFED ISSN: 0889-9762

Language: English

Subfile: D

Copyright 1995, IEE

...Abstract: card numbers securely from buyers to sellers, but otherwise

they rely on existing financial mechanisms. **First Virtual** has set itself up as a intermediary between buyers and sellers, both to protect its clients' privacy and to **aggregate transactions** for lower costs. DigiCash is running a pro forma experiment with CyberBucks that are not...

...Descriptors: credit **transactions** ;

...Identifiers: **First Virtual** Corporation...

... **aggregate transactions** ;

22/3,K/8 (Item 8 from file: 2)

DIALOG(R)File 2:INSPEC

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4728538

**Title: Rocking the cheque world**

Author(s): Austin, D.

Journal: Banking Technology vol.11, no.6 p.16

Publication Date: July-Aug. 1994 Country of Publication: UK

CODEN: BATEEM ISSN: 0266-0865

Language: English

Subfile: D

Abstract: Will electronic purses really change the face of retail banking by making inroads into cash **transactions** ? **Mondex** , the electronic purse card developed at National Westminster Bank, could make substantial inroads into the volume of cash **transactions** . The **Mondex combination** of the convenience of the card with the transferability of cash may also at last sound the death knell of the **cheque** , by replacing those **transactions** not mopped up by the debit card.

Identifiers: **Mondex** ;

22/3,K/9 (Item 9 from file: 2)

DIALOG(R)File 2:INSPEC

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4504682

**Title: Healthcare EDI-the transatlantic experience**

Author(s): Moynihan, J.J.; Norman, K.

Author Affiliation: J.J. Moynihan & Associates, Sherman Oaks, CA, USA

Journal: Healthcare Financial Management vol.47, no.6 p.139-40

Publication Date: June 1993 Country of Publication: USA

CODEN: HFMA7 ISSN: 0735-0732

Language: English

Subfile: D

...Abstract: to payment in certain regional health authorities, although the majority of health authorities use a **combination** of EDI and paper documents for **transaction** processing. Only a handful of hospitals in the United States have moved beyond electronic invoicing and **electronic vendor payments** .

22/3,K/10 (Item 10 from file: 2)

DIALOG(R)File 2:INSPEC

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03824502 INSPEC Abstract Number: D91000622

**Title: Banks race to introduce EDI**

Author(s): Jones, D.

Journal: Banking World vol.8, no.12 p.47-8

Search Report from Ginger D. Roberts

Publication Date: Dec. 1990 Country of Publication: UK  
CODEN: BAWOEX ISSN: 0737-6413  
Language: English  
Subfile: D

Abstract: In summer 1990 Barclays launched its electronic **settlement** service-Barclays EDI Trading Master. The first user is the Norwich Health Authority (NHA) which is to send **electronic payments** messages to Barclays for settling **transactions** with 10000 different suppliers. In the autumn National Westminster launched its BankLine Interchange service. Its first user is the Spar association of wholesalers and grocery retailers. And in the international **field**, the UK's Midland has been working with its associates in the EBIC group of...

Identifiers: electronic **settlement** ;

22/3,K/11 (Item 11 from file: 2)

DIALOG(R)File 2:INSPEC

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03574098 INSPEC Abstract Number: D90000749

**Title: Key Bank Convenience Centers feature interactive video marketing, ATMs**

Author(s): Canright, C.

Author Affiliation: Two Blue Hill Plaza, Pearl River, NY, USA

Journal: Bank Administration vol.65, no.12 p.60

Publication Date: Dec. 1989 Country of Publication: USA

CODEN: BAADEQ ISSN: 0024-9823

Language: English

Subfile: D

...Abstract: Albany, NY, bank is trying to increase customer service through banking centers that rely on **electronic banking** technology. Key Bank NA is using automated teller machines in **combination** with an interactive video **information** system to provide routine banking **transactions** and marketing **information** 24 hours a day, without increased personnel expenses. Called Key Bank Convenience Centers, the mini ...

22/3,K/12 (Item 12 from file: 2)

DIALOG(R)File 2:INSPEC

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03041989 INSPEC Abstract Number: D88000425

**Title: EFTPOS takes off in Norway**

Author(s): Johansen, P.

Journal: Banking World vol.5, no.10 p.36, 38

Publication Date: Oct. 1987 Country of Publication: UK

CODEN: BAWOEX ISSN: 0737-6413

Language: English

Subfile: D

...Abstract: the joint development and operation of computer systems for the banks, is the pacesetter in **electronic banking**. The first large ATM network was implemented in 1978 and extended to petrol stations in...

... and a series of ATM withdrawals or purchases from petrol stations, from the point of **view** of clearing, **settlement** and posting. The banks expect EFTPOS to be successful only if it can meet market...

22/3,K/13 (Item 13 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02522114 INSPEC Abstract Number: D85002581

**Title: ATMs and electronic banking -status report and ATM directory**

Author(s): Zimmer, L.F.

Journal: World of Banking vol.4, no.4 p.6-24

Publication Date: July-Aug. 1985 Country of Publication: USA

CODEN: WOBADA ISSN: 0730-8736

Language: English

Subfile: D

**Title: ATMs and electronic banking -status report and ATM directory**

Abstract: The growth of **electronic banking** is totally dependent on the customer and his/her acceptance or rejection of the man-machine **interface** for financial **transactions** . The challenge to the industry today is to position ATMs as a user-friendly tool...

... ATMs will have a significant and long-term impact on the evolution and acceptance of **electronic banking** in general. Therefore the appearance and type of ATM or CD is of great importance...

Identifiers: **electronic banking** ;

22/3,K/14 (Item 14 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02503532 INSPEC Abstract Number: D85002327

**Title: A time for opportunity (automatic teller machines)**

Author(s): Zimmer, L.F.

Journal: Magazine of Bank Administration vol.61, no.5 p.20-32

Publication Date: May 1985 Country of Publication: USA

CODEN: MBAAA5 ISSN: 0024-9823

Language: English

Subfile: D

Abstract: The year 1985/6 represents an important marker in the measure of **electronic banking** success. The checkless society is totally dependent on customers and their acceptance or rejection of the man-machine **interface** for financial **transactions** . The challenge to the industry today is to position automatic teller machines (ATMs) as a...

...Identifiers: **electronic banking** ;

22/3,K/15 (Item 15 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02447899 INSPEC Abstract Number: D85001301

**Title: A CAD system for every desk**

Author(s): Schofield, S.

Journal: CadCam International vol.4, no.4 p.21-6

Publication Date: April 1985 Country of Publication: UK

CODEN: CAINE5 ISSN: 0261-6920

Language: English

Subfile: D

...Abstract: 1024 monochrome graphics screen, available in either portrait or landscape form. Pixel claims its 80C **graphics** workstation has the highest **screen resolution** available today. Masscomp claims its

Search Report from Ginger D. Roberts

Unix-based 500 is the European market's **first** 32-bit **virtual** memory workstation with an integrated floating-point and array processor. Primagraphics say their three latest...

...Identifiers: **screen resolution** ;

**22/3,K/16 (Item 16 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02187898 INSPEC Abstract Number: C84009500

**Title: On-line processing helps a new community bank to focus on customers' needs**

Author(s): McAleer, W.E.

Journal: ABA Banking Journal p.102-5

Publication Date: Sept. 1983 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

Language: English

Subfile: C

...Abstract: seconds-usually without a customer's awareness-the teller can review a central information file **summary** on that person. This information is **displayed** on a teller terminal video screen at the push of a button. The CIF file...

Identifiers: **electronic banking** personal service...

**22/3,K/17 (Item 17 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

00772783 INSPEC Abstract Number: C75014722

**Title: Benefits of virtual machine techniques for input/output**

Author(s): Goldberg, R.P.; Schwenk, H.S.

Author Affiliation: Harvard Univ., Cambridge, MA, USA

Book Title: Input/ **output** : internation computer state of the art **report**  
p.317-37

Editor(s): Bates, D.

Publisher: Infotech. Information, Maidenhead, Berks., UK

Publication Date: 1975 Country of Publication: UK viii+524 pp.

Language: English

Subfile: C

Book Title: Input/ **output** : internation computer state of the art **report**

...Abstract: the virtual machine (VM) approach to input/output support and some of its benefits. It **first** reviews basic **virtual** machine concepts and the implementation strategy utilized for VM processor and memory support on third...

**22/3,K/18 (Item 1 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01781699 ORDER NO: AADAA-IMQ49393

**XML and the Open Trade Protocol**

Author: Liddell, Elizabeth J.

Degree: M.Sc.

Year: 1999

Corporate Source/Institution: Dalhousie University (Canada) (0328)

Source: VOLUME 38/06 of MASTERS ABSTRACTS.

PAGE 1631. 94 PAGES

ISBN: 0-612-49393-8

...withdrawal, and value exchange. Together, these transaction types are capable of serving most of the **on - line** shopping or **banking** needs of the individual consumer. Each transaction is associated with a specific sequence of messages...

...process of creating XOTP, a prototype application was developed which is capable of performing the **purchase** and acknowledgement of receipt **transactions** from the consumer's point of **view**, including the generation of all necessary messages and their transmission over a stream-based connection.

**22/3,K/19 (Item 2 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01502685 ORDER NO: AAD96-30303

**THE LEGITIMATION OF WOMAN IN ORGANIZATIONS (GLASS CEILING)**

Author: ELWORTH, JULIE THERESE

Degree: PH.D.

Year: 1996

Corporate Source/Institution: STANFORD UNIVERSITY (0212)

Source: VOLUME 57/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2226. 96 PAGES

...levels of management in two companies, a utility and investment bank, were used to measure **reports** by respondents of masculine and feminine **displays**. The data show that dual gender displays are more often reported by women than by...

...exploration of the data show: (a) Women in occupations defined by extreme masculine identities (i. e. investment **banking**) must off-set their masculine displays with equally extreme feminine displays; (b) women are much...

**22/3,K/20 (Item 3 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01398262 ORDER NO: AAD13-59100

**ECONOMIC FEASIBILITY OF COALBED METHANE PROJECTS USING MONTE CARLO AND HYPERCUBE SIMULATION**

Author: BALASUBRAMANIAN, SENTHIL

Degree: M.S.

Year: 1994

Corporate Source/Institution: MISSISSIPPI STATE UNIVERSITY (0132)

Source: VOLUME 33/02 of MASTERS ABSTRACTS.

PAGE 641. 76 PAGES

...cost, intangible cost, workovers, state tax, federal tax and federal tax credit to calculate the **net cash** flow and net present value (NPV) of coalbed methane projects as measures of profitability.  
The...

...the parameters were varied simultaneously by sampling values from the probability distributions. Each time the **net cash** flow was calculated and compared to values from a conventional calculation. The outcome of the simulations were viewed **graphically** and the statistics were tabulated. A **summary graph** was generated for the final measures of profitability of

**net cash** flow and NPV values.

The results are expressed in the form of probability distributions.  
Instead...

**22/3,K/21 (Item 1 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00616285 00IK12-008

**Hubs ready e-** settlement

Moozakis, Chuck

InternetWeek , December 4, 2000 , n840 p1, 96, 2 Page(s)

ISSN: 0746-8121

Company Name: Clarus; PeopleSoft; Hewlett-Packard; Commerce Services Network; FinancialSettlementMatrix.com

Product Name: Clarus **Settlement** ; MarketPay; B2B **e - payment** ; Commerce Services Network; FinancialSettlementMatrix.com

**Hubs ready e-** settlement

Product Name: Clarus **Settlement** ; MarketPay; B2B **e - payment** ; Commerce Services Network; FinancialSettlementMatrix.com

**Reports** that the Outdoor Product Exchange electronic marketplace would be the first online exchange to launch with financial **transaction settlement** services. Says that for Outdoor Product Exchange, incorporating **settlement** capabilities is an easy decision, particularly because the exchange will be geared to retailers and manufacturers that want to do business overseas. Mentions that **settlement** capabilities eliminate the manual currency conversion, debiting, and credit authentication steps necessary to support global trading. Describes five **settlement** packages available to online exchanges: Clarus **Settlement** from Clarus Corp.; MarketPay from PeopleSoft; B2B **e - payment** from Hewlett-Packard; Commerce Services Network; and FinancialSettlementMatrix.com. Includes a **table** . (MEM)

Descriptors: Electronic Commerce; Online **Transaction** Processing; Finances; Online Trading; International Commerce; Accounts Payable

Identifiers: Clarus **Settlement** ; MarketPay; B2B **e - payment** ; Commerce Services Network; FinancialSettlementMatrix.com; Clarus; PeopleSoft; Hewlett-Packard; Commerce Services Network; FinancialSettlementMatrix.com

**22/3,K/22 (Item 2 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00616149 00PW12-019

**The check's in the e-mail - really**

Arar, Yardena

PC World , December 1, 2000 , v18 n12 p90, 1 Page(s)

ISSN: 0737-8939

Company Name: CheckSpace

URL: <http://www.checkspace.com>

Product Name: CheckSpace

Presents a favorable review of CheckSpace (\$NA), an **online** billing and **payment** service from CheckSpace (206). Explains that it streamlines the entire process by moving it to...

... base billing and payments for small businesses if both buyer and se participate. Includes a **screen display** and a product **summary** . (MEM)



22/3,K/23 (Item 3 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00614503 00IW11-116

**Verza pays off big for nascent merchants -- Online service automates payment processing, with no programming or maintenance required**

Fielden, Tim

InfoWorld , November 13, 2000 , v22 n46 p70, 1 Page(s)

ISSN: 0199-6649

Company Name: Verza

URL: <http://www.verza.com>

Product Name: Verza

**Verza pays off big for nascent merchants -- Online service automates payment processing, with no programming or maintenance required**

Presents a mixed review of Verza (\$1), online payment processing service from Verza of San Francisco, CA (877). Explains that it automates many transaction...

...trace buyers' Internet Protocol addresses, absence of sign-up or ongoing fees, wide range of online tools and payment mechanisms, robust processing environment, shipment tracking, and sales reporting. Mentions, however, that it lacks a...

...purchasing. On a scale ranging from 1 to 5, received the rating 3. Includes two screen displays and a product summary . (MEM)

22/3,K/24 (Item 4 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00612244 00PI10-208

**HyperMart**

Randall, Neil

PC Magazine , October 17, 2000 , v19 n18 p154, 1 Page(s)

ISSN: 0888-8507

Company Name: Go2Net

URL: <http://www.hypermart.net>

Product Name: HyperMart

... 206). Explains that it offers built-in credit card authorization through links with Go2Net's online credit card payment system Authorize.Net. Highlights its ease of establishing a full domain name, hosting of the...

...On a scale ranging from 1 to 5, received the rating of 3. Includes a screen display and a product summary . (MEM)

22/3,K/25 (Item 5 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00611059 00NC09-202

**Handling electronic bill payments -- Getting bills to the Web is one thing; accepting electronic payments is another. We analyze eight payment service providers**

Patel, Jeetu; Fenner, Joe

Network Computing , September 18, 2000 , v11 n18 p79-98, 9 Page(s)

ISSN: 1046-4468

**Handling** electronic **bill** payments -- **Getting bills to the Web is one thing; accepting** electronic payments is another. We analyze eight **payment service providers**

Presents a buyers' guide to **electronic** bill presentment and **payment** (EBPP) services in three types, biller-centric, commerce-centric, and payer-centric. Displays a **table** comparing eight services from eight providers on **payment** mechanisms supported, back-end integration, **data** center, customer support, nonpayment services, and pricing models. Services reviewed are: Electronic Remittance and Electronic Debit solutions (\$NA) from **CheckFree** Corp. (678); CashRegister (\$NA) from CyberCash (703); Internet Commerce Suite (\$NA) from CyberSource Corp. (650...

... Pathway (\$NA) from Metavante (800); Internet Checking (\$99) from PayByCheck.com (253); EBPP Services and **ePayment** (\$NA) from Princeton eCom (800); Payflow (\$179) from VeriSign (650); PayPal (\$NA) from X.com Corp. (877). Highlights the market leadership of **CheckFree** Corp. due to its customer base, data center, and associated technical capabilities. Includes a photo, three sidebars, a **table**, four **screen displays**, and eight product **summaries**. (MEM)

Descriptors: Secure Electronic **Transaction**; Online **Transaction** Processing; Electronic Commerce; Finances; Accounts Payable; Accounts Receivable; Time and Billing Software

**22/3,K/26 (Item 6 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00610787 00IK09-304

**A matter of trust -- Assurances peddled for B2B purchasing**

Wilson, Tim

InternetWeek, September 25, 2000, n830 p1, 15-16, 3 Page(s)

ISSN: 0746-8121

Company Name: Societe Generale de Surveillance Group; TradeCard; Lloyd's of London; eCredit.com

Product Name: SGSonSITE

**Reports** on the emergence of services that promise to bridge the lack of trust between buyers...

...are using to build confidence between trading partners: credit check and verification, escrow, inspection, logistics, **payment**, security, and **transaction** insurance. Announces the first Forum for Trust in Online Trade in San Francisco, CA. Includes a photo and a **table**. (MEM)

**22/3,K/27 (Item 7 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00608646 00IW08-011

**Federal Reserve eyes broader online role for U.S. banks**

Grygo, Eugene

InfoWorld, August 7, 2000, v22 n32 p16, 1 Page(s)

ISSN: 0199-6649

**Reports** that the United States Federal Reserve Board has announced that it would allow financial holding companies to act as online intermediaries for financial and nonfinancial **transactions** under a proposed rule change. Explains that the rule change represents a departure from existing...

... the adjustment signals the Board's acknowledgement of the rise of electronic commerce. Includes a **table** . (MEM)

Descriptors: Banking; Federal Government; Government Regulation; Online **Transaction** Processing; **Electronic Banking** ; Electronic Commerce

**22/3,K/28 (Item 8 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00606957 00IY07-201

**The payment factor -- B-to-B exchanges aim to modernize the procurement process, but most payments are still handled the old-fashioned way. Some**

...

Young, Eric

Industry Standard, The , July 24, 2000 , v3 n27 p92-93, 2 Page(s)

ISSN: 1098-9196

Discusses the increasing number of business-to-business purchasing **transactions** that are taking place in online exchanges, where most of the companies involved continue to...

... making purchases on the Web, or offering a range of services such as billing, credit, **electronic** funds transfer, and **payment** handling.

**Reports** that B-to-B marketplaces often link buyers and sellers who have never interacted before...

... Also covers how Internet marketplaces provide escrow services and payment security, as well as make **online payment** easier. Includes one **table** and one photo. (jb)

Descriptors: Electronic Commerce; Online **Transaction** Processing; **Electronic Banking** ; Finances; Purchasing; Sales

**22/3,K/29 (Item 9 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00606302 00IA07-009

**Master the mix of checks & e - payments -- Electronic bill payment is on the rise, but checks aren't going away any time soon. Remittance solutions providers are adding...**

Lunt, Penny

Imaging & Document Solutions , July 1, 2000 , v9 n7 p55-58, 4 Page(s)

ISSN: 1063-4320

**Master the mix of checks & e - payments -- Electronic bill payment is on the rise, but checks aren't going away any time soon. Remittance solutions...**

Presents a buyers' guide to large-scale remittance processing solutions that accept checks. Displays a **table** comparing seven products from five providers on scanners/transporters included, targeted vertical markets, typical installation, courtesy amount recognition (CAR) and handwritten legal amount recognition (LAR) supported, image archive, **electronic** bill presentment and **payment** (EBPP) option, and **reports** . Products reviewed are: ImageVision Remittance (\$NA) and ImageVision Wholesale (\$NA) from Advanced Financial Solutions (405...

... from Unisys (215); ItemRPS (\$NA) and ImageRPS (\$NA) from Wausau Financial Systems (715). Includes a **table** . (MEM)

Search Report from Ginger D. Roberts

Descriptors: **Electronic Banking** ; Finances; Accounts Payable;  
Online **Transaction** Processing; Document Management System

**22/3,K/30 (Item 10 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00604566 00EA06-005  
**Process** online payments **quickly and effectively**  
Shesney, Glenn T  
e-Business Advisor , June 1, 2000 , v18 n6 p34-40, 44, 6 Page(s)  
ISSN: 1098-8912

**Process** online payments **quickly and effectively**  
... Assessment Systems, Inc. (ASI), a Harcourt, Inc. Company of Bala Cynwyd, PA, uses LiveProcessor, an **electronic payment** solution from **Payment** Plus. Says its high-speed connectivity processes a greater number of transactions per minute. Adds...

... delivery service environment was smooth. Details the real-time authorization process and how to reduce **transaction** costs. Includes two sidebars and one **screen** display. (amg)

**22/3,K/31 (Item 11 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00580676 00PK03-102  
**VeriSign eyes e-com crown**  
Kerstetter, Jim  
PC Week , March 13, 2000 , v17 n11 p1, 16, 2 Page(s)  
ISSN: 0740-1604

**Reports** that VeriSign Inc. of Mountain **View** , CA, a public key infrastructure provider, is proposing to acquire Herndon, Virginia-based domain registrar...

... a means to improve the latter's services and server certificates. Explains that Signio provides **online payment** processing. Indicates that NSI represents the thi critical piece in VeriSign's strategy for growth...

**22/3,K/32 (Item 12 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00558368 00CW01-003  
**Are online banks profitable? -- Web banks may be luring the wrong customers**  
Hoffman, Thomas  
Computerworld , January 3, 2000 , v34 n1 p33, 1 Page(s)  
ISSN: 0010-4841

**Reports** that the profitability of **electronic banking** remains in question. Says that the variety of ways to measure profitability is a hindrance...

... institutions, the Internet is not profitable in itself and of itself. Presents a ranking of **electronic banking** services according to customer satisfaction scores recorded in the fall of last year. Services evaluated

include: Security First Network Bank, Wells Fargo, Net.B@nk, **First Internet Bank** of Indiana, WingspanBank.com, CompuBank, BankOne, Citibank, USAccess Bank, and Huntington. Notes that industry executives contend that it is unfair to judge the success or failure of **online banking** after just a few years. Includes one **table** . (MEM)

Descriptors: **Electronic Banking** ; **Banking** ; Evaluation; Finances; Trends; Online **Transaction** Processing; Online Services

**22/3,K/33 (Item 13 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00555098 99MW12-009

**Quicken Deluxe 2000 -- Great face-lift, few feature improvements**

Negrino, Tom

Macworld , December 1, 1999 , v16 n12 p40, 1 Page(s)

ISSN: 0741-8647

Company Name: Intuit

URL: <http://www.quicken2000.com> <http://www.quicken2000.com>

Product Name: Quicken Deluxe 2000; Quicken Deluxe 98

... upgrade long on user-interface improvements and short on substantial features additions. Likes its improved **interface** , excellent **summary** page, and new investment research features. Dislikes its upgrading and **online - banking** bugs. Also criticizes the fact that some feature now less convenient and that it lags...

**22/3,K/34 (Item 14 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00552979 99IW11-109

**Intell - A - Check handles checks online instantly**

Kvitka, Andre

InfoWorld , November 8, 1999 , v21 n45 p60-62, 2 Page(s)

ISSN: 0199-6649

Company Name: **Intell - A - Check**

URL: <http://www.ichack.com>

Product Name: **Intell - A - Check** 6.0

**Intell - A - Check handles checks online instantly**

Company Name: **Intell - A - Check**

Product Name: **Intell - A - Check** 6.0

Presents a favorable review of **Intell - A - Check** 6.0 (\$395), a Web payment solution from **Intell - A - Check** Corp. of Belleville, NJ (800). Runs on IBM PC Compatibles with Windows. Says it is...

...commercial databases. Adds that repeat customers do not have to re-enter their data. Reports **Intell - A - Check** only runs on Windows. Thinks its documentation is inadequate. Concludes that as more consumers become...

...services via the Web, demand to pay by check will increase and companies that use **Intell - A - Check** will win business over those that do not. Rates it four out of five. Includes one **screen display** and a product **summary** . (MEM)

Descriptors: **Electronic Banking** ; Secure Electronic Transaction; Upgrade; Electronic Commerce; Online Transaction Processing

Identifiers: **Intell - A - Check** 6.0; **Intell - A - Check**

**22/3,K/35 (Item 15 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00552240 99PM11-020

**Cover your assets; Intuit Quicken Deluxe 2000; Microsoft Money 2000 Deluxe -- The latest financial apps are more powerful than ever, putting Web-only services to shame**

Hogan, Mike

PC Computing , November 1, 1999 , v12 n11 p122, 1 Page(s)

ISSN: 0899-1847

Company Name: Intuit; Microsoft

Product Name: Quicken Deluxe 2000; Microsoft Money 2000 Deluxe

... a scale of one to five. Rated Microsoft Money four out of five. Includes two **screen displays** and two product **summaries** . (KMH)

Descriptors: Finances; Financial Planning; Navigation; Taxes; Investment; Productivity Software; **Electronic Banking**

**22/3,K/36 (Item 16 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00549140 99NC10-006

**Simplicity lies at the heart of iPin's new online payment scheme**

Hudgins-Bonafield, Christy

Network Computing , October 4, 1999 , v10 n20 p24-27, 2 Page(s)

ISSN: 1046-4468

Company Name: iPin

URL: <http://www.ipin.com>

Product Name: iPin

**Simplicity lies at the heart of iPin's new online payment scheme**

... not yet worked out a model for dealing with purchases over \$20.

Includes one product **summary** and one **screen display** . (MEM)

Descriptors: Online Services; Web Sites; **Electronic Banking** ; Finances

**22/3,K/37 (Item 17 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00543302 99NC08-307

**Smooth sailing with online billing -- Electronic billing software can streamline business transactions , improve customer service and increase revenue...**

Hoffman, Richard

Network Computing , August 23, 1999 , v10 n17 p73-76, 3 Page(s)

ISSN: 1046-4468

Company Name: Netscape Communications; Novazen

Product Name: Netscape BillerXpert 1.0; Novazen Suite

**Smooth sailing with online billing -- Electronic billing software can streamline business transactions , improve customer service and increase revenue.....**

Focuses on **electronic** bill presentment and **payment** (EBPP) software. Presents a **table** that compares Netscape's BillerXpert 1.0 and Novazen's suite in terms of administration...

... EBPP tools provide back-end connectivity, scalability and built-in

integration with payment-processing services. **Reports** that although Netscape rece the ``Editor's Choice'' designation, Novazen's advantage is greater cross...

... markets, namely large service providers such as cable, telephone, utility, and financial services. Includes one **table** and one sidebar. (MEM)

Descriptors: Time and Billing Software; Integrated Software; Connectivity; Cross-Platform Computing; Online **Transaction** Processing

**22/3,K/38 (Item 18 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00540367 99LK07-019

**QuickBooks Pro 99 -- An accounting program worth looking at**

Hitchcock, J A

Link-Up , July 1, 1999 , v16 n4 p30-31, 2 Page(s)

ISSN: 0739-988X

Company Name: Intuit

URL: <http://www.quickbooks.com>

Product Name: QuickBooks Pro 99

... SVGA monitor, 2X or higher CD-ROM, and a modem and online service if using **online banking** options. Reports that after a fairly painless installation, the user is taken through a step...

...sometimes causes an error, and that pull-down menus do not automatically open. Relates that **online banking** is available as an option, but notes that the user's bank must be a...

... small business with five employees and \$15 a month for direct deposit services. Includes four **screen displays** and a product **summary** . (KMH)

Descriptors: Accounting; Financial Planning; Financial Analysis; Small Business; **Electronic Banking** ; Online Services; Payroll

**22/3,K/39 (Item 19 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00531792 99PI04-007

**Real-time Internet banking -- First Internet Bank of Indiana make an impressive debut online, offering real-time transactions**

Yakal, Kathy

PC Magazine , April 6, 1999 , v18 n7 p48, 1 Page(s)

ISSN: 0888-8507

**Real-time Internet banking -- First Internet Bank of Indiana make an impressive debut online, offering real-time transactions**

Discusses **First Internet Bank** of Indiana's **online banking** service at their Web site, [www.firsttib.co](http://www.firsttib.co). **Reports** that they are the first state- **chartered** service to operate in realtime, noting that most online transactions are done via batch-processing...

... offer a similar array of services, but not one has assembled all the elements of **online banking** as cleanly and completely as **First Internet Bank** of Indiana. Claims the combination of high interest rates on deposit accounts, realtime transaction posting...

Descriptors: **Electronic Banking** ; **Electronic Commerce**; Security; **Banking** ; Online Transaction Processing; Realtime

**22/3,K/40 (Item 20 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00529011 99IE03-319

**Security First reaps rewards after redefining itself as technology seller -- Web banking pioneer is now helping Citibank and other clients**

Wang, Nelson

Internet World , March 22, 1999 , v5 n11 p48, 1 Page(s)

ISSN: 1081-3071

Company Name: Security First Technologies

URL: <http://www.s1.com>

Presents a profile of Security First Technologies of Atlanta, GA, a provider of **online banking** software and services. Reports that the value of its stock has soared by more than...

... of banking customers using the firm's data center in Atlanta to process their users' **transactions** . Includes one **graph** . (MEM)

Descriptors: **Electronic Banking** ; Business; Contract; Corporate Alliances; Licensing; Online Transaction Processing; Predictions

**22/3,K/41 (Item 21 from file: 233)**

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00504815 98WQ08-001

**Virtual credit -- Weighing the options**

Nolan, Godfrey

Web Techniques , August 1, 1998 , v3 n8 p42-49, 8 Page(s)

ISSN: 1086-556X

... line that some providers require to communicate with the bank to authorize a customer's **transactions** . Includes two diagrams, two **tables** , one photo, one sidebar, and a list of URLs.

Descriptors: **Electronic Commerce**; Sales; Purchasing; **Online Transaction Processing**; **Banking**

**22/3,K/42 (Item 22 from file: 233)**

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00504328 98PM08-009

**Better than a bookkeeper**

Hogan, Mike

PC/Computing , August 1, 1998 , v11 n8 p100, 1 Page(s)

ISSN: 0899-1847

Company Name: Peachtree Software

Product Name: Peachtree Complete Accounting 6.0 Plus Time & Billing

...to records. Also includes timesavers such as transaction memorization and autofill fields. Complains that its **online banking** and bill-paying options are clumsy and expensive. Claims that its competitor, QuickBooks Pro 6...

... choice for workgroups of five users or more. Rated five out of five. Includes two **screen displays** and one product **summary** . (kgh)



**22/3,K/43 (Item 23 from file: 233)**  
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00499039 98PK06-107

**CashRegister manages e-sales -- Customizability gives CyberCash's upgrade an edge over rivals**

Taschek, John  
PC WEEK , June 8, 1998 , v15 n23 p37, 1 Page(s)  
ISSN: 0740-1604  
Company Name: CyberCash  
URL: <http://www.cybercash.com>  
Product Name: CashRegister 3.2

...shipping/billing addresses. Concludes that this is currently ``one of the easiest ways to manage **electronic payments** on the Web.'' Includes one **screen display** , one diagram, and one product **summary** . (kgh)

**22/3,K/44 (Item 24 from file: 233)**  
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00489121 98WN03-010

**Latest Quicken gets down to business; second look: Microsoft Money 98 vs. Quicken 98**

Patz, Joel T  
Windows Magazine , March 1, 1998 , v9 n3 p133-134, 2 Page(s)  
ISSN: 060-1066  
Company Name: Intuit; Microsoft  
Product Name: Quicken Home & Business 98; Microsoft Money 98 Financial Suite; Quicken Suite 98

...that Quicken Home & Business 98 provides capabilities that many small businesses need, and also offers **online banking** , including **electronic bill payment** . Includes one photo, one **table** , one **screen display** , and three product **summaries** . (jo)

**22/3,K/45 (Item 25 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00483144 98MW01-001

**Quicken Deluxe 98 -- New version adds even more goodies to a popular product**

Sharp, Wendy  
Macworld , January 1, 1998 , v15 n1 p38-39, 2 Page(s)  
ISSN: 0741-8647  
Company Name: Intuit  
URL: <http://www.intuit.com>  
Product Name: Quicken Deluxe 98

... has a fast, handy QuickEntry utility in the Deluxe version. Notes that Quicken's internal **online banking** features also have been improved. However, says there are minor bugs and complains that the...

... features are worth having, but not essential. Rates three out of five stars. Includes one **screen display** and one product **summary** . (ml)

Descriptors: Financial Planning; Finances; Report Generator; Internet ; **Electronic Banking** ; Editor

**22/3,K/46 (Item 26 from file: 233)**

DIALOG(R) File 233:Internet & Personal Comp. Abs.  
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00480040 97PM12-015

**Get richer, quicker -- Intuit Quicken 98**

Hogan, Mike

PC/Computing , December 1, 1997 , v10 n12 p159-160, 2 Page(s)

ISSN: 0899-1847

Company Name: Intuit

Product Name: Intuit Quicken 98

... CD-ROM drive, and Windows. Explains that Quicken 98 provides comprehensive financial planning, stock trading, **online banking**, and online bill paying. States that it includes powerful Internet-based tools and data for...

...put on a stock. Rates Intuit Quicken 98 five out of five stars. Includes four **screen displays** and a product **summary**. (jo)

**22/3,K/47 (Item 27 from file: 233)**

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00474678 97PI10-011

**Loan shark**

Hirsch, Nancy

PC Magazine , October 7, 1997 , v16 n17 p40, 1 Page(s)

ISSN: 0888-8507

Company Name: HomeShark

URL: http://www.homeshark.com

Product Name: HomeShark

... home-buying process from calculating what is affordable to selecting a realtor to completing the **transaction**. Includes one **screen display**. (djd)

Descriptors: **Electronic Banking** ; Finances; Online Information; Home; Purchasing

**22/3,K/48 (Item 28 from file: 233)**

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00471116 97IE09-010

**Click here to pay -- New standards take the worry out of buying and selling over the Web.**

Zgodzinski, David

Internet World , September 1, 1997 , v8 n9 p60-68, 7 Page(s)

ISSN: 1064-3923

Company Name: **First Virtual** Holdings; CyberCash; IC Verify; Internet Mall, The; Open Market

Company Name: **First Virtual** Holdings; CyberCash; IC Verify; Internet Mall, The; Open Market

Presents a buyers' guide to **online payment** systems. Explains that there has been a push to develop secure, trustworthy payment methods for **electronic** shopping. Overviews several **payment** systems currently available, explaining that each of these is based on retail payment by

credit card and does not include micropayment solutions. Reviews **First Virtual** Holdings (800), CyberCash (703), IC Verify (800), The Internet Mall (408), and Open Market (800...

... protocols for secure credit card transactions. Adds that SET may be the future of online **transactions** . Includes one diagram, two **screen displays** , and one **table** . (kgh)  
Identifiers: **First Virtual** Holdings; CyberCash; IC Verify; Internet Mall, The; Open Market

**22/3,K/49 (Item 29 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00465750 97IH07-011  
**Hungry? -- Mall food moves beyond Orange Julius**  
Berlin, Eric  
Internet Shopper , July 1, 1997 , v1 n1 p61-64, 4 Page(s)  
ISSN: 1092-034X  
Product Name: 3E Market

... s Specialty Food Mall, ShopSite Marketplace, thefoodstores.com, 3E Market, Twin Peaks Gourmet Trading Post, **First Virtual** Mall, Omaha Steaks, and Hot Hot Hot! Recommends 3E Market, a site specializing in Mediterranean...

... site offers excellent variety organized into 18 food categories, includes a cornucopia of food-related **information** , and offers several **payment** options including secure credit card **transactions** . Includes seven **screen displays** . (phi)

**22/3,K/50 (Item 30 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00453528 97FP03-001  
**The money managers -- With the new versions of Quicken and Money, you can get a firm grasp on your family's finances**  
Keizer, Gregg  
FamilyPC , March 1, 1997 , v4 n3 p52-59, 5 Page(s)  
ISSN: 1076-7754  
Company Name: Intuit; Microsoft  
Product Name: Quicken; Microsoft Money 97

... up calendars and calculators, a wizard to transfer data from Quicken to Money, and improved **online banking** capabilities. Compares Quicken and Money 97 in the following areas: budgeting and reporting; writing checks and balancing accounts; investing; and **online banking** . Provides a sidebar of 20 money management tips using Quicken and five tips for Microsoft Money 97. Includes three **screen displays** and one product **summary** . (smg)

**22/3,K/51 (Item 31 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00450031 97WN02-031  
**Go with the flow, quickly: QuickBooks Pro 5.0**  
Patz, Joel T

Windows Magazine , February 1, 1997 , v8 n2 p177, 1 Page(s)  
ISSN: 060-1066  
Company Name: Intuit  
Product Name: QuickBooks Pro 5.0

... that you can bill a project by milestone, date, or percentage complete, and reports that **online bill payment** and **online banking** are available for all users. However, complains that this program lacks network support. Rates QuickBooks...

...half windows out of five, and awards it the WINDOWS Magazine Recommended seal. Includes one **screen display** and a product **summary** . (jo)

**22/3,K/52 (Item 32 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00447891 97PK01-201

**Wireless service taps into 'E-cash' -- PacBell-led consortium seeks to meld PCS network with secure smart cards**

Moore, Mark  
PC WEEK , January 20, 1997 , v14 n3 p1, 14, 2 Page(s)  
ISSN: 0740-1604  
Company Name: Pacific Bell Mobile Services

**Reports** that Pacific Bell Mobile Services Inc. is at the heart of a consortium of companies...

... PCS) network. Calls this an infrastructure that will enable mobile professionals to conduct secure financial **transactions** from cellular phones. States that **field** trials for the wireless E-commerce application are scheduled to begin in San Diego later...

... of data encryption into its Global System for Mobile communication network, to provide a secure **transaction** environment. Includes one illustration. (jo)

Descriptors: Electronic Commerce; Cellular Communication; Security; Cryptology; **Electronic Banking** ; Telecommunications

**22/3,K/53 (Item 33 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00447799 97MU01-003

**Finance managers -- Update significantly improves popular financial tool**

Bradbury, James  
MacUser , January 1, 1997 , v13 n1 p38, 1 Page(s)  
ISSN: 0884-0997  
Company Name: Intuit  
Product Name: Quicken for Macintosh 7.0; Quicken Deluxe for Macintosh 7.0

... out of 5 mice. Concludes that both have managed to top themselves again. Includes one **screen display** and one **summary** card. (dpm)

Descriptors: Finances; Software Review; Budgeting; Macintosh; Investment; **Electronic Banking** ; Retirement

**22/3,K/54 (Item 34 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00447773 97MW01-007

**Big Business 2.0 -- New views of accounting**

Gillespie, Jan

Macworld , January 1, 1997 , v14 n1 p64, 1 Page(s)

ISSN: 0741-8647

Company Name: Big Software

Product Name: Business 1.0

...there's much like about Big Business.'' Rates four out of five stars.  
Includes one **screen display** and one **report** card. (dpm)

Descriptors: Integrated Software; Software Review; Accounting;  
Macintosh; Web Pages; **Electronic Banking** ; Client-Server Computing

**22/3,K/55 (Item 35 from file: 233)**

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00447701 97WC01-009

**Money 97 doesn't quicken its pace**

Moore, John

Windows Sources , January 1, 1997 , v5 n1 p90, 1 Page(s)

ISSN: 1065-9641

Company Name: Microsoft; Intuit

Product Name: Microsoft Money 97; Quicken 6

... of Redmond, WA (800, 206). Includes a redesigned user interface with  
automation features and enhanced **online banking** . Calls it faster and  
more efficient than earlier versions, and notes that the improvements are  
...

... versions of Money, but recommends that new buyers take Quicken 6 into  
consideration. Includes one **screen display** and one product **summary** .  
(kgh)

**22/3,K/56 (Item 36 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00442185 96WC11-004

**When money's not funny: Quicken 6**

Carey, Theresa W

Windows Sources , November 1, 1996 , v4 n11 p70, 1 Page(s)

ISSN: 1065-9641

Company Name: Intuit

Product Name: Quicken 6 for Windows 95

...price updates as well as reviews of selected financial Web sites, and  
streamlined links to, **online banking** and bill paying. Calls it a  
``rock-solid'' financial organizer. Includes a **screen display** and a  
**report** card. (dpm)

**22/3,K/57 (Item 37 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00430237 96PK07-302

**Signings of the times: Visa, VeriSign to SET up digital certificates**

Search Report from Ginger D. Roberts

Moeller, Michael; Kerstetter, Jim  
PC WEEK , July 22, 1996 , v13 n29 p1, 112, 2 Page(s)  
ISSN: 0740-1604  
Company Name: VeriSign; Visa International

...up electronic data interchange-like hubs that provide a secure method of authenticating and conducting **transactions** between tr partners. Includes a **chart** . (dpm)

Descriptors: Online Transaction Processing; Electronic Shopping; Security; Corporate Alliances; **Electronic Banking** ; Web Sites; Electronic Data Interchange

**22/3,K/58 (Item 38 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00429527 96WW07-216

**Ohio bank uses Web to address an old problem: suspect checks**

Booker, Ellis  
WebWeek , July 22, 1996 , v2 n10 p21, 1 Page(s)  
ISSN: 1081-3071  
Company Name: Bank One

... that Bank One is providing browser access to an index of exception checks, where a **summary screen** shows the index by category, such as large dollar amounts, encoding problems, or suspicious recipients...

Descriptors: Checking; Money; **Electronic Banking** ; Business; Security; Online Transaction Processing

**22/3,K/59 (Item 39 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00429442 96WW07-006

**Enabling the banks -- VeriFone ships standards-based payment system**

Roberts, Bill  
WebWeek , July 8, 1996 , v2 n9 p4, 1 Page(s)  
ISSN: 1081-3071  
Company Name: VeriFone  
Product Name: vGate; vPOS

**Reports** that VeriFone Inc. of Redwood City, CA is now shipping vGate (over \$100,000) a SET-compliant Internet-payment software suite that allows financial institutions to process credit-card **transactions** between their merchant customers and shoppers over the Web. Explains that vGate must be customized to a purchaser's **transaction** processing system, includes a wallet for end users, point-of-sale software called vPOS (\$1,500 per license) for merchants, and back-end software for banks and other **transactions** processors. States that VeriFone, which has two decades of experience in the **field** of credit-card **transaction** processing, offers a track record of proven technology for credit-card authorization. Notes th MasterCard...

Descriptors: Online **Transaction** Processing; **Electronic Banking** ; Internet; **Banking** ; Purchasing; Sales; Electronic Shopping

**22/3,K/60 (Item 40 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00426736 96OV06-004

**Taking it online, and making it pay**

Online & CD-ROM Review , June 1, 1996 , v20 n3 p147-149, 3 Page(s)

ISSN: 0309-314X

Company Name: VNU Business Publications; Yahoo! Internet Life;  
Internet World International

Product Name: DealerNet

...World International conference and exhibition, held in London in May, which dealt with taking content **online** and **online payment** models. A speaker from the publishing industry stressed the importance of original and timely content...

... DealerNet site, all of whose content is held on a database that generates HTML automatically. **Reports** that there was a divergence of **views** regarding whether or not to charge readers, noting that the Los Angeles Times site's...

**22/3,K/61 (Item 41 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00424654 96ML05-019

**Distant Suns: First Light**

Jenkins, Douglas

MultiMedia Schools , May 1, 1996 , v3 n3 p67-68, 2 Page(s)

ISSN: 1075-0479

Company Name: Virtual Reality Labs

Product Name: Distant Suns: First Light

... astronomy and the history of space exploration. Rated four out of five stars. Includes a **screen display** , a **summary** card, and a **report** card. (dpm)

Identifiers: Distant Suns: **First** Light; **Virtual** Reality Labs

**22/3,K/62 (Item 42 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00421100 96DT04-017

**Real-world home banking -- According to these developers, CA-Visual Objects is the best way to the Windows world for Clipper developers**

Ferreira, Carlos Gomes; de Freitas, Amarino; Bento, Jorge

DATA BASED ADVISOR , April 1, 1996 , v14 n4 p104-107, 3 Page(s)

ISSN: 0740-5200

Describes how the authors built a Windows-based **electronic banking** application, which they had originally developed using Clipper. Says the application lets the customers of...

... 30 data windows, some multiple child windows, six data-processing situations, and over 50 database **tables** ; and it produces about 20 **reports** . Also says it can exchange information with other systems through the ASCII files. Includes four...

Descriptors: **Electronic Banking** ; Application Development;  
Object-oriented; Case Study; Window Software; Remote Computing

**22/3,K/63 (Item 43 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00420359 96PW04-043

**Microsoft Money for Windows 95**

Carey, Theresa W

PC World , April 1, 1996 , v14 n4 p166, 168, 2 Page(s)

ISSN: 0737-8939

Company Name: Microsoft

Product Name: Microsoft Money for Windows 95

... on-screen help, and tech support by phone was responsive and knowledgeable. Its selection of **charts** and **reports** has been significantly expanded. It is the equal of Quicken Deluxe 5 (also reviewed) and...

Descriptors: Finances; Home; Software Review; Window Software;  
CD-ROM; Investment; **Electronic Banking**

**22/3,K/64 (Item 44 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00417384 96BY03-007

**On-line shoppers: ``just looking, thanks''**

Vaughan-Nichols, Steven J

BYTE , March 1, 1996 , v21 n3 p34, 1 Page(s)

ISSN: 0360-5280

Product Name: Hermes Project

... Nevertheless, says that many sales are taking place over the Internet, and claims that an **electronic - payment** system makes **transactions** more traceable and thus more difficult for bad retailers to steal from customers. Indicates that...

... to pay attention to other factors as well, including fees that banks charge for electronic **transactions** , and the **interface** design of Web sites, which results in the Web not always being a very efficient...

**22/3,K/65 (Item 45 from file: 233)**

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00417071 96IT03-002

**Interactive Information Venture Forum -- The IIA meeting highlighted important developing industry segments**

Brenner, Ev

Information Today , March 1, 1996 , v13 n3 p9-11, 3 Page(s)

ISSN: 8755-6286

Company Name: Information Industry Association

Product Name: Interactive Information Venture Forum

**REPORT FROM THE FIELD** column details the author's visit to the ``1996 Interactive Information Venture Forum,' ' an Information...

... Those segments covered were: Consumer Marketing & Advertising Online, Intelligent Connectivity, The Future of the News, **Payment** and **Transaction** Infrastructures, Health Care **Information** , **Information** Processing Tools, Education Information, and Intranet Communication Technologies. Includes commentary about each of these segments...



**22/3,K/66 (Item 46 from file: 233)**

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00417022 96PM03-011

**Push-button electronic bill-paying**

Hogan, Mike

PC/Computing , March 1, 1996 , v9 n3 p103, 1 Page(s)

ISSN: 0899-1847

Company Name: Peachtree Software

Product Name: Peachtree Accounting for Windows

... s QuickBooks Pro, Peachtree has moved ahead of the pack by offering the first integrated **online payment** system. Concludes that if you're looking for a reliable network accounting package and innovative...

... features, Peachtree is the package for you. Rated four out of five stars. Includes two **screen displays** and a product **summary** . (CH)

Descriptors: Accounting; Window Software; **Online** Transaction Processing; **Banking** ; Networks; Software Review

**22/3,K/67 (Item 47 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00414669 96PJ02-030

**Setting up shop with First Virtual -- Internet Payment System facilitates online purchases**

Loshin, Pete

PC Today , February 1, 1996 , v10 n2 p94-96, 3 Page(s)

ISSN: 1040-6484

Company Name: **First Virtual** Holdings

Product Name: Internet Payment System

**Setting up shop with First Virtual -- Internet Payment System facilitates online purchases**

Company Name: **First Virtual** Holdings

Describes the Internet Payment System offered by **First Virtual** Holdings Inc. (800). Says it is open to any buyer with an Internet e-mail ...

... card and to any seller with direct Internet access and a checking account. Adds that **First Virtual** receives a 2 percent commission for all sales, and charges \$0.29 plus 8 percent for each transaction done through its InfoHaus service. Notes that **First Virtual** offers a system that almost runs itself. Also says extensive documentation is given for all the procedures and protocols used to generate **First Virtual transactions** . Includes two **screen displays** . (dpm)

Identifiers: Internet Payment System; **First Virtual** Holdings

**22/3,K/68 (Item 48 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00414664 96PJ02-025

**First Virtual Internet Payment System**

Loshin, Pete

PC Today , February 1, 1996 , v10 n2 p75-77, 4 Page(s)

ISSN: 1040-6484

Company Name: **First Virtual** Holdings

Search Report from Ginger D. Roberts

Product Name: Internet Payment System

First Virtual **Internet Payment System**

Company Name: **First Virtual** Holdings

Presents a favorable review of Internet Payment System (\$NA) from **First Virtual** Holdings Inc. (800). Says it moves sensitive information offline by creating an account for each...

... is limited. Calls it a good choice for safety and ease of use. Includes a **screen display**, a **summary** card, and a **report** card. (dpm)

Identifiers: Internet Payment System; **First Virtual** Holdings

22/3,K/69 (Item 49 from file: 233)

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00414661 96PJ02-022

**The mechanics of buying and selling on the Internet -- Netscape Navigator vs. CyberCash vs First Virtual**

Loshin, Pete

PC Today, February 1, 1996, v10 n2 p74-77, 4 Page(s)

ISSN: 1040-6484

Company Name: Netscape Communications; CyberCash; **First Virtual** Holdings

Product Name: Netscape Navigator; Digital Wallet; Internet Payment System

**The mechanics of buying and selling on the Internet -- Netscape Navigator vs. CyberCash vs First Virtual**

Company Name: Netscape Communications; CyberCash; **First Virtual** Holdings

... provides greater security but is not yet widely implemented; and Internet Payment System (\$NA) from **First Virtual** Holdings Inc. (800), which keeps credit card information off the Internet but has a limited selection of products. Includes three **screen displays**, three **summary** cards, and three **report** cards. (dpm)

Identifiers: Netscape Navigator; Digital Wallet; Internet Payment System; Netscape Communications; CyberCash; **First Virtual** Holdings

22/3,K/70 (Item 50 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00409303 96PI01-275

**Quicken Deluxe 5 for Windows**

Yakal, Kathy

PC Magazine, January 23, 1996, v15 n2 p340-342, 2 Page(s)

ISSN: 0888-8507

Company Name: Intuit

Product Name: Quicken Deluxe for Windows

... Windows 95, 8MB RAM, and 24MB of hard disk space. Says that Quicken Deluxe includes **electronic banking** services, new processing capabilities, and numerous interface upgrades. Praises Quicken's EasyStep navigator, which clarifies Quicken's account setup tremendously, and its **electronic banking** capabilities. Adds that no other program rivals Quicken Deluxe's new-user and navigational aids, expert advice, and interactive financial information. Received an overall value of 'A.' Includes one **screen display** and a product **report** card. (JEE)

**22/3,K/71 (Item 51 from file: 233)**  
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00409299 96PI01-271

**Kiplinger's Simply Money**

Yakal, Kathy

PC Magazine , January 23, 1996 , v15 n2 p323-329, 3 Page(s)

ISSN: 0888-8507

Company Name: 4Home Productions

Product Name: Kiplinger's Simply Money

... finance programs, Simply Money lacks the depth of application and features such as built-in **electronic banking**, multiyear budgeting, and a state-of-the-art interface. Received an overall value of ``C.`` Includes one **screen display** and one product **report** card. (JEE)

**22/3,K/72 (Item 52 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00409298 96PI01-270

**Personal finance: banking on your PC -- At home: a special report on products for the personal side of computing**

Yakal, Kathy; Carey, Theresa W; Ulanoff, Lance N

PC Magazine , January 23, 1996 , v15 n2 p321-342, 12 Page(s)

ISSN: 0888-8507

Company Name: 4Home Productions; MECA Software; Microsoft; Parsons Technology; Intuit

Product Name: Kiplinger's Simply Money; Managing Your Money Plus; Microsoft Money for Windows 95; MoneyCounts for Windows; Quicken Deluxe for Windows

**Personal finance: banking on your PC -- At home: a special report on products for the personal side of computing**

AT HOME presents a buyer's guide to personal finance software. Features a **table** comparing 40 characteristics of five programs from five manufacturers. Includes individual reviews of the following...

... article, ``Getting into the Act: Banking Software'' (p332-333) by Theresa W. Carey, describing two **online banking** programs from Citibank and Security First Network Bank. Also contains capsule **summaries** of 12 additional finance programs. Includes 21 **screen displays**, three sidebars, and five product **report** cards. (JEE)

Descriptors: Finances; Banking; Online **Transaction** Processing; Money; Window Software; Software Review; Vendor Guide

**22/3,K/73 (Item 53 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00403124 95PW11-010

**Manage your finances with greater ease and less cost**

Miastkowski, Stan

PC World , November 1, 1995 , v13 n11 p80, 1 Page(s)

ISSN: 0737-8939

Company Name: Microsoft; Intuit

Product Name: Microsoft Money for Windows 95; Quicken Deluxe for Windows

...Microsoft Corp. (800). Says the program is very easy to use, offering automated features and **online banking** capabilities. Provides a favorable review of Quicken Deluxe for Windows (\$59.99) from Intuit. Says this personal finance manager offers improved **electronic payment** features, **online banking** capabilities, and investment advice. Notes that both packages require some time and organization to use, but provide many features for simplifying your computerized finances. Includes one **screen display** and a product **summary** . (CH)

Descriptors: Finances; Window Software; **Online** Transaction Processing; **Banking** ; Software Review

**22/3,K/74 (Item 54 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00402278 95IW11-214

**Quicken Deluxe helps with mutual funds, offers advice**

Sercan, Ayse

InfoWorld , November 20, 1995 , v17 n47 p108, 1 Page(s)

ISSN: 0199-6649

Company Name: Intuit

Product Name: Quicken Deluxe

...accessible format, a mutual fund selector, a home inventory tool, and the capability to facilitate **electronic banking** . However, says its graphical interface can get in the way, and its Macintosh version lacks the flexibility of the PC version. Calls it ``a great program.'' Includes a **screen display** and a **summary** card. (dpm)

**22/3,K/75 (Item 55 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00402086 95WN11-006

**32-bit financial wizard: Microsoft Money for Windows 95**

Patz, Joel T

Windows Magazine , November 1, 1995 , v6 n12 p156, 1 Page(s)

ISSN: 1060-1066

Company Name: Microsoft

Product Name: Microsoft Money for Windows 95

... user-friendly, task-oriented interface; and its finance functions include: Account Register, Payment Calendar, and **Online Banking** . States that when using Payment Calendar to pay bills you are presented with all relevant information, and changes in your account balance are shown immediately at the bottom of the **screen** . Says that the new **Reports** and **Charts** gallery's nearly 30 **reports** are available by clicking on plain English questions or statements related to your financial status...

... which make setup and planning very easy; currency conversion; and excellent online help. Includes one **screen display** and a product **summary** . (jo)

**22/3,K/76 (Item 56 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00385090 95PK05-210

**Encryption advances to drive commerce**

Knowles, Anne

PC WEEK , May 15, 1995 , v12 n19 p49-51, 2 Page(s)

ISSN: 0740-1604

**Reports** that two U.S. firms have received government permission to export products incorporating encryption technology. Indicates that Cybercash Inc. of Reston, VA, is now allowed to export its **electronic** -commerce **payment** system using technology developed by RSA Data Security Inc. of Redwood Shores, CA. Notes that OpenVision Technologies Inc. of Pleasanton, CA, a...

... the latest among a growing number of products that makes Internet protocols secure. Includes one **table** . (jo)

Descriptors: Cryptology; Internet; Security; Foreign Competition;  
**Electronic Banking** ; Research

**22/3,K/77 (Item 57 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00379429 95PK03-206

**Improved Internet security enabling on-line commerce**

Knowles, Anne

PC WEEK , March 20, 1995 , v12 n11 p1, 115, 2 Page(s)

ISSN: 0740-1604

Company Name: Netscape Communications; Industry.Net

Product Name: Secure Hypertext Transfer Protocol; Secure Sockets Layer;  
Industry.Net Online Marketplace

...for Industry.Net Online Marketplace to be introduced by Industry.Net;  
it will deliver secured **payment transaction** services. Includes one  
**screen display** . (LDS)

**22/3,K/78 (Item 58 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00376016 95CR02-016

**Sun Microsystems Inc.**

Computer Reseller News , February 6, 1995 , n616 p55, 1 Page(s)

ISSN: 0893-8377

Company Name: Sun Microsystems; Visa International

**Reports** that Sun Microsystems Inc. of Mountain View , CA signed a contract with Visa International Inc. of San Mateo, CA that will tap...

... home-banking market. Says Sun will provide servers for the banking service which will bring **electronic banking** to the home market via modem and the Internet. (dpm)

Descriptors: **Electronic Banking** ; Corporate Alliances; Contract;  
Business

**22/3,K/79 (Item 59 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00375557 95IR02-014

**Building the tools for Web commerce**

Search Report from Ginger D. Roberts

Blankenhorn, Dana

Interactive Age , February 13, 1995 , v2 n8 p34-35, 2 Page(s)

Presents a buyer's guide to tools for accessing the World Wide Web. Discusses online **transaction** processing for purchasing goods and services via the Internet. Features a **table** comparing the products and services offered by nine companies, including: RSA Data Security Inc. (415), CommerceNet (415), Netscape Communications Corp. (415), Terisa Systems Inc. (415), CyberCash Inc. (703), **First Virtual** Holdings Inc. (307), Spry Inc. (206), Spyglass Inc. (217), and Microsoft Corp. (206). Notes each...

... major customers and briefly describes the products and services offered by each. The accompanying special **report** discusses the use of WWW tools to bring consumers, merchants, and financial institutions together via the Web. Includes one **table** . (CH)

Descriptors: Web Browsers; Internet; Electronic Shopping;  
**Information** Services; Online **Transaction** Processing; Security;  
Business

22/3,K/80 (Item 60 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00373284 95PV01-011

**Simply Money**

Schurman, Kyle

PC Novice , January 1, 1995 , v6 n1 p55, 1 Page(s)

ISSN: 1052-1186

Company Name: Computer Associates International

Product Name: Kiplinger's Simply Money

... feature a graphical interface that uses onscreen buttons to activate program functions, check printing and **electronic - payment** capabilities, solid online help that gives step-by-step instructions and includes a glossary incorporating...

... terms. However, says its overuse of drag-and-drop can be an annoyance. Includes a **screen display** , a photo, and a **summary** card. (dpm)

22/3,K/81 (Item 61 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00373279 95PV01-006

**Focus your financial picture**

Schurman, Kyle

PC Novice , January 1, 1995 , v6 n1 p50-55, 5 Page(s)

ISSN: 1052-1186

Company Name: Intuit; MECA Software; Microsoft; Parsons Technology;  
Computer Associates International

Product Name: Quicken Deluxe; Managing Your Money; Microsoft Money;  
MoneyCounts; Kiplinger's Simply Money

... Simply Money (\$35) from Computer Associates of Islandia, NY (800, 516). Contains the following sidebars: ``**Electronic Payment** Options'' (p51) which covers electronic bill-paying options; and ``Personal Finance Chaos'' (p55) which covers the mergers among personal finance software companies. Includes five **screen displays** , five photos, five **summary** cards, and a drawing. (dpm)

**22/3,K/82 (Item 62 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00372397 95PI01-029

**Quicken for DOS, Quicken for Windows**

Keizer, Gregg

PC Magazine , January 10, 1995 , v14 n1 p201-202, 2 Page(s)

ISSN: 0888-8507

Company Name: Intuit

Product Name: Quicken; Quicken for Windows

... memorize transactions and offer a **cale** for scheduling future transactions. They provide a link to **CheckFree** for electronic bill paying and can print checks in wallet, voucher, or standard sizes. Their **reports** are highly customizable as are their **charts** and their Snapshot feature can **display** mini panels which **report** on such items as net worth, portfolio performance, and savings. They offer good tax planning...

**22/3,K/83 (Item 63 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00364251 94CR10-311

**Blitzkrieg: Microsoft makes \$1.5B Intuit bid**

Shore, Joel

Computer Reseller News , October 24, 1994 , n601 p37, 40, 2 Page(s)

ISSN: 0893-8377

Company Name: Microsoft; Intuit; Novell Applications Group; Lotus Development

Product Name: Money; Quicken

... Inc.'s finance software, and says the deal ``lays the groundwork for a blitzkrieg of **electronic banking** and financial services.'' States that the deal is awaiting shareholder and regulatory approval and that...

... believes the Microsoft deal will allow them to build an ``electronic network for consumer financial **transactions** .'' Includes one **graph** and one photo. (bjp)

**22/3,K/84 (Item 64 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00345226 94PW04-012

**Managing Your Money offers electronic banking**

McLaughlin, Laurianne

PC World , April 1, 1994 , v12 n4 p94, 1 Page(s)

ISSN: 0737-8939

Company Name: Meca Software

Product Name: Managing Your Money for Windows 1994

**Managing Your Money offers electronic banking**

... Windows 1994 (\$79.95), a personal finance program from Meca Software (203). The program offers **electronic banking** , although at the time of the review Meca Software had not announced its companion banks...

... as well as an investment module which helps track performance of investments. It also provides **report** and **graph** galleries to aid in

financial analysis. The program can export financial data to any tax...

**22/3,K/85 (Item 65 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00315790 93MW06-007

**Money matters -- The bottom line on eight personal-finance programs**  
Linden, Tom  
Macworld , June 1, 1993 , v10 n6 p119-125, 7 Page(s)  
ISSN: 0741-8647  
Company Name: Aatrix Software; MECA Software  
Product Name: CheckWriter; Andrew Tobias' Managing Your Money

... that these programs offer are check writing (with splits to various accounts for itemized expenses), **electronic payments** , account reconciliation, budgeting, **check** printing, recording tax **information** and estima taxes, import and export data, managing an investment portfolio, printing **reports** , and assisting in financial planning. Inclu evaluation of the technical support provided by the publishers...

... estimation are the ''Editors' Choice.'' A sidebar discusses online financial services. Includes two illustrations, one **table** , seven screen displays. (djd)

**22/3,K/86 (Item 66 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00300577 93PI01-066

**MoneyCounts**  
Shipley, Chris  
PC Magazine , January 12, 1993 , v12 n1 p264-265, 2 Page(s)  
ISSN: 0888-8507  
Company Name: Parsons Technology  
Product Name: MoneyCounts

...established, the program is much easier to use. It does not integrate access to the **CheckFree** bill-paying service, it allows importing data from the **CheckFree** software package. Its portfolio manager is very good and it offers a variety of **reports** for banking and investment activities, including **graphs** . It is a good choice for users who like a strict bookkeeping metaphor. Includes one...

**22/3,K/87 (Item 67 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00297360 92PV12-005

**Managing your Money**  
Larson, Jennifer  
, December 1, 1992 , v3 n12 p17, 1 Page(s)  
Company Name: MECA Software  
Product Name: Managing Your Money

...register and your money accounts, fill out checks, deposits, transfer funds, and print checks. Supports **CheckFree** to pay bills automatically. Includes financial reports for budgeting, net worth, and cash flow. The...



Search Report from Ginger D. Roberts

... advice. The Portfolio menu helps you manage assets. The Net Worth menu shows current financial **status** . Contains one **screen display** . (v1)

**22/3,K/88 (Item 68 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00297359 92PV12-004  
**Quicken for DOS**  
Larson, Jennifer  
, December 1, 1992 , v3 n12 p16-17, 2 Page(s)  
Company Name: Intuit  
Product Name: Quicken for DOS

... menus. The main menu lets you use the check register, write or print checks, create **reports** , **view graphs** or select a specific account to work with. The check-writing form and check register is like those in an actual checkbook. Includes the **CheckFree** electronic bill paying feature. Menus include Print and Edit, Shortcuts, **Reports** and Activities. Lets you **view graphs** that display you income and expenses, net worth, budgeted and actual expenses, and your investments...

**22/3,K/89 (Item 69 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00297358 92PV12-003  
**Quicken for Windows**  
Larson, Jennifer  
, December 1, 1992 , v3 n12 p16, 1 Page(s)  
Company Name: Intuit  
Product Name: Quicken for Windows

...check writing form and check register that look like the ones in your checkbook. Features **CheckFree** , a nationwide **electronic payment** service that lets users pay bills automatically. Can set up a budge using Quicken. Has...

... reports include cash flow, monthly budge, tax, and net worth. The windowing environment makes entering **transactions** and calculating **information** easy. Contains one **screen display** . (v1)

**22/3,K/90 (Item 70 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00294545 92PI11-010  
**Quicken 6.0 adds electronic credit card statements -- Personal finance**  
Howard, Bill  
PC Magazine , November 10, 1992 , v11 n19 p37, 40, 2 Page(s)  
ISSN: 0888-8507  
Company Name: Intuit  
Product Name: Quicken for DOS

...well as DOS 3.1 or later for operation; a modem is needed for the **CheckFree electronic - payment** option while 640KB is recommended with the IntelliCharge charge-reporting option. Features include automatic completion of transactions as well as **summary** income, expense and budget **graphs** ; other features include a pop-up monthly calend five different

what-if financial calculators as...

**22/3,K/91 (Item 71 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00267843 92MU02-013

**Quicken 3.0 -- Intuit beefs up its best-selling checkbook and personal-finance package with more account types and enhanced reporting**

Waring, Becky

MacUser , February 1, 1992 , v8 n2 p89-91, 3 Page(s)

ISSN: 0884-0997

Company Name: Intuit

Product Name: Quicken

... varied monthly budgets, support for five account types, asset and liability account types, and the **CheckFree electronic payment** option. Also says the software can handle 200 separate account types in one file, can...

... can print detailed reports, can schedule bill payments, and prints checks on most printers; but **CheckFree** is cumbersome to use. Given a rating of 5 stars. Includes a **screen display** and a product **summary**. (tbc)

**22/3,K/92 (Item 72 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00252710 91WS11-003

**Banks eye forex matching systems -- Banks that trade in the vast foreign exchange market are seizing initiative with automated matching systems to topple Reuters's lead**

Schmerken, Ivy

Wall Street Computer Review , November 1, 1991 , v9 n2 p45-52, 5 Page(s)

ISSN: 0738-4343

Company Name: Reuters Holdings

... FX Market'' (p46-49) by Ivy Schmerken, discusses the trend towards global networks for matching **transactions**. Includes two photos and two bar **graphs**. (tbc)

Descriptors: Investment; Office Automation; **Electronic Banking** ; Trends; Competition; Banking; Foreign Competition

**22/3,K/93 (Item 73 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00222411 90PW08-011

**The littlest Hayes is affordable, too**

Henricks, Mark

PC World , August 1, 1990 , v8 n8 p88, 1 Pages

ISSN: 0737-8939

...transfer protocol. It provides auto-dial and auto-answer but does not offer auto-hangup. **Status** is **displayed** through audio tones or **screen** messages, rather than front-panel LEDs. The software allows creation of a custom phone book...

... a text editor or scripts for on-line services. The package includes software for the **CheckFree** electronic bill paying system and 2 hours of connect time on PC-Link. (djd)

**22/3,K/94 (Item 1 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2002 Info.Sources Inc. All rts. reserv.

00126206 DOCUMENT TYPE: Review

**PRODUCT NAMES: Microsoft Money Deluxe 2001 (772615); Quicken Deluxe 2001 (541478)**

**TITLE: Financial Finesse**

**AUTHOR:** Yakal, Kathy

**SOURCE:** PC Magazine, v19 n17 p63(1) Oct 3, 2000

**ISSN:** 0888-8509

**HOME PAGE:** <http://www.pcmag.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Comparison

**GRADE:** Product Comparison, No Rating

**REVISION DATE:** 20010130

...ads throughout, but allows users to turn them off. It also provides fewer choices for **viewing** financial **status**. Money and Quicken are equally capable for banking, bill paying, and reports, and also have...

**DESCRIPTORS:** **E - Banking** ; EFT (Electronic Funds Transfer); IBM PC & Compatibles; Investment Management; Personal Finance; Tax Planning

**22/3,K/95 (Item 2 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2002 Info.Sources Inc. All rts. reserv.

00125133 DOCUMENT TYPE: Review

**PRODUCT NAMES: Instabuy (774154); PowerWallet (760226); PayPal (781924); Microsoft Passport (745677)**

**TITLE: E - Payments Start to Check Out**

**AUTHOR:** Casselman, Grace

**SOURCE:** Interactive Week, v7 n19 p32(2) May 15, 2000

**ISSN:** 1078-7259

**HOME PAGE:** <http://www.interactive-week.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Analysis

**GRADE:** Product Analysis, No Rating

**REVISION DATE:** 20020422

**TITLE: E - Payments Start to Check Out**

...and X.com/PayPal's paypal are highlighted in a discussion of the use of e - **payment** systems in Web sites. According to Microsoft, the wallet is going to be very popular...

...including Egghead.com. NHL.com provides the NHLPlus e-wallet service,

Search Report from Ginger D. Roberts

which allows fans to **view** game lineups, **summaries**, statistics, and information about hockey for small fees.

**22/3,K/96 (Item 3 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2002 Info.Sources Inc. All rts. reserv.

00121220 DOCUMENT TYPE: Review

**PRODUCT NAMES: Quicken 2000 Macintosh (701823)**

**TITLE: Quicken 2000**

**AUTHOR: Langer, Maria**

**SOURCE: MacAddict, v4 n12 p78(1) Dec 1999**

**ISSN: 1088-548X**

**HOMEPAGE: <http://www.imaginemedi.com>**

**RECORD TYPE: Review**

**REVIEW TYPE: Review**

**GRADE: A**

**REVISION DATE: 20001130**

...Quicken Insights window for summarized information, and downloading of historical security prices. Quicken also provides **reports** and **graphs** that assist users in staying informed about their financial status. Quicken 2000 allows users to...

...banks or credit card companies are Quicken partner institutions can obtain online account access and **online payment**. Quicken Quotes downloads stock prices and updates market values of investments, and multiple calculators provided...

**22/3,K/97 (Item 4 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00118867 DOCUMENT TYPE: Review

**PRODUCT NAMES: Quicken Deluxe 99 Windows 9x & NT (541478)**

**TITLE: Quicken Deluxe 99 on CD-ROM**

**AUTHOR: Hitchcock, J A**

**SOURCE: Link-Up, v16 n5 p31(2) Sep/Oct 1999**

**ISSN: 0734-988X**

**HOMEPAGE: <http://www.infotoday.com>**

**RECORD TYPE: Review**

**REVIEW TYPE: Review**

**GRADE: A**

**REVISION DATE: 20000830**

...not need Quicken Deluxe 99 at all. Features include bank account and credit card tracking; **report**, **graph**, and budget creation; tracking of average cost basis and asset class; saving on insurance and...

**DESCRIPTORS: Bank Statement Reconciliation; E - Banking ; IBM PC & Compatibles; Personal Finance; Tax Planning; Tax Return Preparation; Windows; Windows NT/2000**

22/3,K/98 (Item 5 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2002 Info.Sources Inc. All rts. reserv.

00117900 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money (336734); Quicken (701823)

TITLE: Paperless Bills

AUTHOR: Nash, Sharon

SOURCE: PC Magazine, v18 n13 p28(1) Jul 1999

ISSN: 0888-8509

HOME PAGE: <http://www.pcmag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 19991030

...highlighted in a discussion of the future potential for paperless, Web-enabled, online bill paying. **CheckFree**, a bill consolidator, has a few years' momentum in the market and may dominate. However...

...TransPoint, and the Sun Microsystems/Netscape Communications alliance also has an online bill paying strategy. **Online bill payment** has been possible with Microsoft Money and Quicken online options, and through various banks. Although...

...mail checks, paper checks are still generated and mailed to billers. However, consolidators such as **CheckFree** and TransPoint now provide bill aggregation and World Wide Web presentment technology to billers. When...

...visits a biller's or consolidator's Web site directly, bank information is entered and **e - checks** or direct debits are authorized. **CheckFree** and Yahoo! are rumored to be cooperating to make bill presentment and paying even easier by visiting a single portal or bank site and **viewing** a consolidator-provided **summary** of all bills. Consumers can then visit a biller's Web site through a frame...

22/3,K/99 (Item 6 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00117627 DOCUMENT TYPE: Review

PRODUCT NAMES: CyberCash (594237); WiSP (760218); Cybergold (748391); PowerWallet (760226)

TITLE: Virtual Cash Gets Real

AUTHOR: Larsen, Amy K

SOURCE: Information Week, v736 p46(7) May 31, 1999

ISSN: 8750-6874

HOME PAGE: <http://www.informationweek.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020422

Search Report from Ginger D. Roberts

A number of **online payment** services and technologies are being introduced to replace credit card **payment schemes** for online transactions, including offerings from Trivnet, Cybergold, Qpass, Intellicheck, and CyberCash. Trivnet's WISP...  
...party's account. CyberCash, originally launched in 1996, uses its CyberCoin service for small amount **transactions** applied to **viewing** page-by-page content at pay Web sites.

**22/3,K/100 (Item 7 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00102189 DOCUMENT TYPE: Review

**PRODUCT NAMES: EPic-Enterprise (666181); Delphi (507768)**

**TITLE:** E - payments **for road-warrior expenses**  
**AUTHOR:** Staff  
**SOURCE:** Datamation, v43 n6 p20(2) Jun 1997  
**ISSN:** 0011-6963  
**HOME PAGE:** <http://www.datamation.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

**REVISION DATE:** 20010830

**TITLE:** E - payments **for road-warrior expenses**

Bottomline Technologies' EPic-Enterprise, an **electronic payment** interchange and conversion system, will soon permit Paymentech, a credit card transaction processor, to transfer **electronic payments** via the national Automated Clearing House (ACH) network. ACH transfers are less expensive than checks...

...Users of the services include corporations who want to speed up payment of employee expense **reports**, because some banks **view** the waiting period for checks to be too long. If the particular EPic-Enterprise user...

**22/3,K/101 (Item 8 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00100454 DOCUMENT TYPE: Review

**PRODUCT NAMES: Intershop Online 1.1 Windows NT & UNIX (622273)**

**TITLE:** Build Internet storefronts instantly  
**AUTHOR:** Millman, Howard  
**SOURCE:** InfoWorld, v19 n8 p1W/4(1) Feb 24, 1997  
**ISSN:** 0199-6649  
**HOME PAGE:** <http://www.infoworld.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Review  
**GRADE:** A

**REVISION DATE:** 20010730

...Intershop unobtrusively integrates all facets of online merchandising, including inventory, tracking consumer choices, and secure **payment transactions** . The intelligent product melds Common Gateway **Interface** (CGI) and a licensed back-end Sybase SQL Server 11 database. During tests on a...

22/3,K/102 (Item 9 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00099111 DOCUMENT TYPE: Review

**PRODUCT NAMES: Microsoft Money 97 Windows & Windows NT (336734)**

**TITLE: Playing Catch-up with Quicken**  
**AUTHOR:** Keizer, Gregg  
**SOURCE:** Computer Shopper, v17 n1 p416(1) Jan 1997  
**ISSN:** 0886-0556  
**HOME PAGE:** <http://www.computershopper.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Review  
**GRADE:** A

**REVISION DATE:** 20000830

...features provided in competitor Intuit's Quicken, but its easy-to-use, intuitive interface and **online banking** make it a viable competitor. It is not available for Macintosh users or Windows 3...

...before-and-after balances. Enhancements to money include a pop-up calendar and calculator during **transaction** entry. The **payment** scheduler shows future payments **graphically** . Payment reminders show up in the Windows 95 Taskbar when Money 97 is not active.

22/3,K/103 (Item 10 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00098074 DOCUMENT TYPE: Review

**PRODUCT NAMES: Quicken Deluxe 7.0 Macintosh (541478)**

**TITLE: Quicken Deluxe 7.0**  
**AUTHOR:** Negrino, Tom  
**SOURCE:** Macworld, v14 n2 p64(1) Feb 1997  
**ISSN:** 0741-8647  
**HOME PAGE:** <http://www.macworld.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Review  
**GRADE:** A

**REVISION DATE:** 20001130

...package for the Macintosh, gets very good marks overall, especially for ease of use, effective **online banking** and bill paying, better investment features, and attractive interactive financial planners. Disadvantages include a few...

...and the Macintosh desktop remains hidden. Data entry is faster and more intuitive, and data **output** includes print preview for **reports** and Print to Fit for fitting **reports** to the width of a page. **Graphing** is enhanced with new display tools, and EasyAnswer graphs plot data based using answers to...

22/3,K/104 (Item 11 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00087299 DOCUMENT TYPE: Review

**PRODUCT NAMES: Quicken Deluxe 5 for Windows (541478); Microsoft Money Windows (336734)**

**TITLE: Quicken Deluxe 5; Microsoft Money**

**AUTHOR:** English, David

**SOURCE:** CD-ROM Today, v4 n1 p141(1) Jan 1996

**ISSN:** 1069-4099

**RECORD TYPE:** Review

**REVIEW TYPE:** Review

**GRADE:** A

**REVISION DATE:** 19990530

...Microsoft Money are two excellent personal finance packages for Windows 95 users. The products provide **online banking** support, and Quicken Deluxe 5 has almost too many features. Microsoft Money's interface is...

...intuitive interface based on studies of how people actually manage their finances. Easy-to-understand **reports** and **charts** include 'What I Owe' and 'Where the Money Goes.' Quicken maintains its functional excellence and provides a better, more colorful interface. Money and Quicken both allow users to do **online banking** with the same 21 banks, including access to credit card and bank balance information, fund...

22/3,K/105 (Item 12 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00083390 DOCUMENT TYPE: Review

**PRODUCT NAMES: Netscape Navigator (530883)**

**TITLE: Virtual Tellers: Internet Bank To Open**

**AUTHOR:** Noglows, Paul

**SOURCE:** Interactive Week, v2 n19 p53(1) Oct 9, 1995

**ISSN:** 1078-7259

**HOME PAGE:** <http://www.interactive-week.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Analysis

**GRADE:** Product Analysis, No Rating

**REVISION DATE:** 20020630

...provides a vault for storing data that reaches the online bank. Users can do standard **transactions**, like **viewing check** copies and withdrawing funds from an Automated Teller Machine. Several major banks



plan online packages...

DESCRIPTORS: Banks; Communications Standards; Computer Security; **E - Banking** ; EFT (Electronic Funds Transfer); Encryption; Firewalls; Internet Browsers; Internet Security; Internetworking; Netscape; Network Administration; System...

**22/3,K/106 (Item 13 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00069275 DOCUMENT TYPE: Review

**PRODUCT NAMES: Kiplinger's Simply Money 2.0 Windows (472051)**

**TITLE: Pushbutton Personal Finance**

AUTHOR: Yakal, Kathy

SOURCE: Computer Shopper, v14 n10 p388(2) Oct 1994

ISSN: 0886-0556

HOME PAGE: <http://www.computershopper.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 19990530

...program is sturdy and has been considerably enhanced by the addition of new functions and **interface** improvements. More than 50 pre-formatted **reports** are included, and these may be further customized and stored for recall. A Stock Quote Service is available for public trading. The software supports **CheckFree** bill payment as well. Simply Money provides unsolicited pop-up financial advice, monitors account balances...

**22/3,K/107 (Item 14 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00063638 DOCUMENT TYPE: Review

**PRODUCT NAMES: Kiplinger's Simply Money 1.0 (472051); Microsoft Money 3.0 (336734); MoneyCounts 1.0 (000809); Quicken 3.0 (701823); BusinessWorks Macintosh 7.2 (014396)**

**TITLE: Fiscal Fitness Programs**

AUTHOR: Vogt, Christopher E

SOURCE: Windows Magazine, v5 n5 p258(11) May 1994

ISSN: 1060-1066

HOME PAGE: <http://www.winmag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020227

...has several innovative features, including financial planning Wizards to help individuals achieve financial success, and **online banking** . MoneyCounts 1.0, from Parsons Technology, requires more accounting knowledge than other products. It cannot...

...or invoicing. Intuit's Quicken 3.0 is a powerful program with an attractive Windows **interface** . It easily plots **transactions** , and shows **graphical** representations of accounts and balances. Manzanita Software's BusinessWorks 7.2 does not attempt to...

22/3,K/108 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2002 The New York Times. All rts. reserv.

08049635 NYT Sequence Number: 000000000131

**DELUXE INTENDS TO SPLIT ITS OPERATIONS, TAKE TWO TECHNOLOGY BUSINESSES**  
**PUBLIC**

DEOGUN, NIKHIL  
Wall Street Journal, Col. 3, Pg. 11, Sec. C  
Monday January 31 2000

ABSTRACT:

Deluxe Corp plans to **combine** and spinoff its **electronic payment** and **information** technology units into publicly traded company, eFunds Corp, taking advantage of investor enthusiasm for technology...

22/3,K/109 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09387551

Correction

AUSTRALIA: PREFERENCE OF FORMS OF PAYMENTS  
The Australian Financial Review (AFR) 13 Oct 2000 p.70  
Language: ENGLISH

... abstract has been revised and updated to show the correct figures and information.> The following **table** shows the changes in **transaction** values of 3 main types of **payment** modes in Australia from 1995 to 2000. The values are counted on daily **transaction** basis. **Table : Payment Choice & Transaction** Values Figures in AU\$ mn Forms of payment 1995 2000 Changes (%) Eftpos 0.95 1...

...90 3.10 -20.5 Credit card 0.74 1.90 +156.7 The second **table** below depicts the value of withdrawal, on a monthly basis, according to four types of payment systems in Australia for year 2000. **Table : Payment Choice & Withdrawal** Values Figures in AU\$ bn Forms of payment 2000 Eftpos 3.1...

... PREFERENCE OF FORMS OF PAYMENTS Australian Financial Review, 06 Oct 2000, p.18:- The following **table** shows the changes in **transaction** values using 3 main types of **payment** modes in Australia from 1995 to 2000. The values are counted on daily basis. **Table : Payment Choice & Transaction** Values Figures in AU\$ mn Forms of payment 1995 2000 Changes (%) Eftpos 950 1,700...

...3,900 3,100 -20.5 Credit card 740 1,900 +156.7 The second **table** below depicts the value of withdrawal, on daily basis, according to four types of payment systems in Australia for year 2000. **Table : Payment Choice & Withdrawal** Values Figures in AU\$ bn Forms of payment 2000 Eftpos 3.1...

PRODUCT: Credit Card ServicesNonbank Credit Card FirmsFinancial Services  
Electronic Point of Sale Systems **Electronic Banking Svcs**

**22/3,K/110 (Item 2 from file: 583)**  
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09381632

Still a reality cheque

AUSTRALIA: PREFERENCE OF FORMS OF PAYMENTS  
Australian Financial Review (AFR) 06 Oct 2000 p.18  
Language: ENGLISH

The following **table** shows the changes in **transaction** values using 3 main types of **payment** modes in Australia from 1995 to 2000. The values are counted on daily basis. **Table : Payment Choice & Transaction Values Figures in AU\$ mn Forms of payment 1995 2000 Changes (%) Eftpos 950 1,700...**

...3,900 3,100 -20.5 Credit card 740 1,900 +156.7 The second **table** below depicts the value of withdrawal, on daily basis, according to four types of payment systems in Australia for year 2000. **Table : Payment Choice & Withdrawal Values Figures in AU\$ bn Forms of payment 2000 Eftpos 3.1...**

PRODUCT: Credit Card ServicesNonbank Credit Card FirmsFinancial Services  
Electronic Point of Sale Systems **Electronic Banking Svcs**

**22/3,K/111 (Item 3 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09379536

Standard Chartered Bank agrees to standardiseinterest rate for credi\  
HONG KONG: EXPANSION PLANS OF CHARTERED BANK  
Ming Pao Daily News (XKJ) 06Oct 2000 p.b3  
Language: CHINESE

Standard **Chartered** Bank will launch an online stock **transaction** service, **online banking** service and B2B e-commerce service in October, November and December 2000 respectively. It is...

**22/3,K/112 (Item 4 from file: 583)**  
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09378277

Siemens beteiligt sich am Softwarespezialisten Brokat  
GERMANY: SIEMENS, BROKAT COOPERATE  
Frankfurter Allgemeine Zeitung (AUI) 04 Oct 2000 p.21  
Language: GERMAN

... stake of 3% in the software specialist Brokat <which is active in the segment of **electronic payment**>. Before the end of 2000, the allies are planning to develop a marketable solution for...

...payment of online purchases via mobile phone. Brokat will contribute its real-time technology, which **combines** order and **payment** in one **transaction**. The **payment** confirmation is immediately shown on the mobile phone display. The amount due can be debited...

**22/3,K/113 (Item 5 from file: 583)**

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09326880

Vietnam To Launch First Internet Banking Service  
VIETNAM: INCOMBANK TO MAKE INTERNET FORAY  
Business Times Malaysia (XAR) 18 Jul 2000 p.22  
Language: ENGLISH

... Internet content which includes balance enquiry, information on money market as well as the latest **transaction** . On-screen **transactions** facilitated by **e - payment** system will be debuted in mid 2001. The enhanced system will also allow online trading...

**22/3,K/114 (Item 6 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09268495

The use of mobile phone financial arrangements to rise by 12 times  
HONG KONG: SURVEY ON HANDSET USAGE  
Apple Daily (AHI) 07 Apr 2000 p.b6  
Language: CHINESE

... times to about 900,000 in the coming year. Meanwhile, the number of people using **online banking** service surges to about 650,000 while people using stock **transactions** via mobile phones grows to 200,000. The growth rate for using mobile phones in...

... is higher as Hong Kong has about 4mn mobile phone users at present. The following **table** shows the type of financial arrangement conducted via mobile phones: Financial arrangement % of respondents via...

... balance enquiries 58% 2)Transfers between accounts 56% 3)Transfers between banks 43% 4)Bills **settlement** from 25% public utilities 5)Credit card repayments 21% 6)Stock **transactions** 8% 7) **Cheque** -book applications 6% The usage rate of local virtual banking and mobile phone financial arrangement...

**22/3,K/115 (Item 7 from file: 583)**

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09264742

M1, Nets launch service to top up cashcards using mobile phones  
SINGAPORE: M1 TIES UP WITH NETS  
Business Times (XBA) 04 Apr 2000 p.12  
Language: ENGLISH

... up, customers can use the service to check the balance in their cashcards and to **view** a history of previous card **transactions** . One of the first mobile phones in the market to be able to support this...

PRODUCT: Cash Dispensers/ATM Systems **Electronic Banking Svcs**

**22/3,K/116 (Item 8 from file: 583)**

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09196621

90pc of Bangladesh banking sector ready for Y2K

ASIA PACIFIC: Y2K READINESS OF BANKING SECTOR

The Daily Star (AOP) 28 Oct 1999

Language: ENGLISH

The **table** below depicts the Y2K (Year 2000) compliance status of financial and banking sector for countries in Asia Pacific as of to date.

**Table** : Banking Sector Y2K Readiness Country **Status** Dateline India Ready  
- Hong Kong Ready - Malaysia 100% - Pakistan In process - Vietnam In process 31...

PRODUCT: Cash Dispensers/ATM Systems **Electronic Banking Svcs**

**22/3,K/117 (Item 9 from file: 583)**

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09166021

Customers set to spurn branches for internet

UK: DECLINE PREDICTED FOR BANK BRANCHES

Financial Times (FT) 27 Sep 1999 p.10

Language: ENGLISH

... a factor of four by 2004 versus 1999, to 28% of customers, according to a **report** from the **Chartered** Institute of Bankers. Over 25% will prefer to use the telephone, while 10% of customers...

... primary contact, down to 44% of customers from 60%. Banks are making major investment in **online banking** and call centres in order to reduce costs and compete more effectively with new direct...

**22/3,K/118 (Item 10 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09123804

Banking gets mobile

AUSTRALIA: MOBILE PHONE-BASED BANKING SERVICE

The Australian (XAA) 15 Jun 1999 p.36

Language: ENGLISH

... by end-1999. The service will allow users to check account balances, transfer funds and **display** account **transaction information** on their mobile phones. The service uses the short message service (SMS) capability available on...

PRODUCT: Retail Banking ServicesClearing BanksCommercial BanksCash  
Dispensers/ATM Systems **Electronic Banking Svcs**

**22/3,K/119 (Item 11 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09085362

Mit dem Handy kann man bald auch bezahlen

GERMANY: GEMPLUS IS CONFIDENT

Stuttgarter Zeitung (XIF) 01 Apr 1999 p.16

Language: GERMAN

...is optimistic. Managing director J rgen Kempe sees big opportunities for growth particularly in the **field** of chip cards for mobile phones. Since the technology for a second card slot in mobile phones is already available, they might soon be used for **payment transactions** by means of an electronic wallet or for electronic signatures. Gemplus is aiming to sell...

EVENT: Company **Reports** & Accounts

**22/3,K/120 (Item 12 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09043570  
Need To Promote Use Of All ATM Facilities  
MALAYSIA: POPULARITY OF ATM SERVICES  
Business Times Malaysia (XAR) 13 Jan 1999 p.15  
Language: ENGLISH

**Table** below depicts the various functions which are featured in an automated teller machine (ATM) according to the usage level of each service by bank customers. **Table** : ATM Facilities Utilised Figures in % . Usage Housing loans repayment 1.2 Request for cheque book...

... 99.6 Majority bank clients in various nations have demonstrated preference of conducting their banking **transactions** through ATMs than over regular bank counters, following **reports** in the Bankers Journal Malaysia (December 1998 issue). ...

PRODUCT: Cash Dispensers/ATM Systems **Electronic Banking** Svcs

**22/3,K/121 (Item 13 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09020647  
Net banking with Keppel  
SINGAPORE: KEPPEL BANK STARTS INTERNET BANKING  
Business Times (XBA) 18 Nov 1998 p.18  
Language: ENGLISH

... bank's Web site to do various operations, including funds transfer between Keppel accounts and **view transactions** on their savings, current and MoneyMax accounts. One special feature is the immediate approval under ...

...The bank's customers get an Internet Identification Code and an Internet PIN to do **online banking** so as to ensure security.

**22/3,K/122 (Item 14 from file: 583)**  
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06698524  
NZ Post looks to Internet billing  
NEW ZEALAND: JOINT DEAL OF NZ POST AND **CHECKFREE**  
NZInfoTechWeekly (XXX) 05 Oct 1998 P.1  
Language: ENGLISH

NEW ZEALAND: JOINT DEAL OF NZ POST AND **CHECKFREE**

... joint deal has been established in New Zealand between New Zealand Post and US-based **Checkfree** Corporation. Under the agreement, New Zealand Post and **Checkfree** will develop a new Internet billing system. Bills can be settled over the Internet with the system by clients, which offers multiple bills accessing at a **summary screen** via the biller's Web site or their bank's home banking system.

COMPANY: **CHECKFREE** ; NEW ZEALAND POST

**22/3,K/123 (Item 15 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06642451  
Cyber Nuggets  
SINGAPORE: MINISTRY AWARDS INLIS DEAL TO NCS  
Asia Computer Weekly (XCF) 07 Jun 1998 P.10  
Language: ENGLISH

... Land Information (INLIS) contract to National Computer Systems (NCS) in Singapore. The INLIS system features **electronic payment** agencies and conveys Internet **map** -based **data** . Under the deal, NCS will offer a one-stop land information source to the Singapore...

**22/3,K/124 (Item 16 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06634173  
One-stop Internet information  
SINGAPORE: NCS AWARDED INLIS DEAL  
Computerworld (XCK) 21 May 1998 P.4  
Language: ENGLISH

... tenure of title and lot numbers of the property. Besides that, the system will issue **map** -based Internet **information** with **electronic payment** facilities made by cash or inter-bank GIRO.

**22/3,K/125 (Item 17 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06586124  
Hypercom readies new payment solutions  
ASIA: NEW PAYMENT SOLUTIONS FROM HYPERCOM  
IT Asia (XCN) Jan 1998 P.48  
Language: ENGLISH

Hypercom will launch in 1998 its new PinnacleSET **transaction** systems and touch- **screen** interactive customer equipment (ICE) terminal for the Asia-Pacific region. Besides that, Hypercom's growth...

PRODUCT: Credit Card ServicesNonbank Credit Card FirmsConsumer Finance  
InstitutionsElectronic Point of Sale Systems **Electronic Banking Svcs**

**22/3,K/126 (Item 18 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06509720  
Computer banking and not a cyberqueue in sight  
AUSTRALIA: CYBERBANKING FOR COMMONWEALTH BANK  
The Australian (XAA) 14 Aug 1997 P.33  
Language: ENGLISH

... and Intellect. NetBank facilitates the transfer of funds to 100 linked Commonwealth bank accounts and **viewing** of the last 150 **transactions**. Customers can even make applications for **cheque** books using the service. The services are available around-the-clock and 7 days a...

PRODUCT: Cash Dispensers/ATM Systems **Electronic Banking Svcs**

**22/3,K/127 (Item 19 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06492871  
SCHLUMBERGER EFTPOS PRIMED FOR **ELECTRONIC PAYMENTS**  
ASIA: NEW EFTPOS TERMINAL FROM SCHLUMBERGER  
Asia Computer Weekly (XCF) 13 Jul 1997 P.14  
Language: ENGLISH

SCHLUMBERGER EFTPOS PRIMED FOR **ELECTRONIC PAYMENTS**

In a bid to prepare retailers for the new **electronic payment** and client relationships attributed to smart cards, the Smart 1000 EFTPOS terminal has been launched...

... Schlumberger Measurement and Systems in Asia. The Smart 1000 is a wireless point-of-sale **transaction** terminal with **graphical display**, keypad and smart card/magnetic stripe readers. It also features a base station with a battery charger, communications modem and **graphics** printer. The EFTPOS terminal can authorise **payment transactions** irrespective of the client's location. It has a dual-language display and infrared link...

PRODUCT: Electronic Point of Sale Systems **Electronic Banking Svcs**

**22/3,K/128 (Item 20 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06463162  
What is **e - banking**  
SINGAPORE: **E - BANKING** FROM BANKS  
IT Singapore (XBC) Apr 1997 P.8  
Language: ENGLISH

What is **e - banking**  
SINGAPORE: **E - BANKING** FROM BANKS

**E - banking** is defined as a method for businesses to conduct banking **transactions** via their desktop PCs. Presently Standard **Chartered Bank** and UOB are the only banks offering this service to clients in Singapore. The equipment to operate **e - banking** includes a 486DX2 66 MHz PC, 16



Search Report from Ginger D. Roberts

Mbyte RAM, 80 Mbyte free hard disk space, 14.4 bps modem, telephone line, **e - banking** smart card, reader and PIN. A variety of transactions like products and services data, trade...

... like sole proprietor, partnerships, private companies and societies can all apply to any banks offering **e - banking** services. Transactions performed via **e - banking** are checked for validity and then approved and signed by authorised personnel before being released...

PRODUCT: Cash Dispensers/ATM Systems **Electronic Banking** Svcs

22/3,K/129 (Item 21 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06451923  
Le Lyonnais se branche sur l'euro  
FRANCE: CREDIT LYONNAIS JOINS INTERBANK NETWORK  
Le Monde Informatique (LMI) 21 Mar 1997 p.43  
Language: FRENCH

... transactions with Swift, one uses Crips software for a minimum CRI function system layout, for **transaction** processing and the man-machine **interface** (with Oracle, Tuxedo and NS/DK), and one is for back-up. This project will...

PRODUCT: Retail Banking ServicesClearing BanksCommercial BanksCash  
Dispensers/ATM Systems **Electronic Banking** Svcs

22/3,K/130 (Item 22 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06400443  
ETTOR OCH NOLLOR BLIR BILLIGARE AN KRONOR OCH OREN  
SWEDEN:CENTRAL BANK COUNTS ON ELECTRONIC MONEY  
DatavUrlden (DVN) 11/1996 p.28-31  
Language: SWEDISH

One advantage with **electronic payment** systems is the release of resources for the production of goods and services. The reason for this is that the **electronic** means of **payment** diminish the demand for resource-consuming **transactions**. This is the **view** held by the Bank of Sweden which, in a European comparison of central banks, finds unusually many advantages with **electronic payment** systems. Stefan Ingves, who is the deputy governor of the Bank of Sweden, says electronic...

... today amount to between SEK3bn (US\$454.5mn) and SEK4bn. Banks are keen on adopting **electronic payment** systems to cut these costs.

22/3,K/131 (Item 23 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06344505  
Banken: Bereit zum Sprung ins Internet?  
SWITZERLAND: BANKS TO GO INTERNET  
Der Bund (XGK) 26 Jul 1996 p.11  
Language: GERMAN

Swiss banks are developing a common standard for **electronic banking** via Internet. The internationally compatible standard is to be **combined** with an SET (secure electronic **transaction**) standard in the medium term. The core is a 128-bit code developed especially for this purpose. All bank **transactions**, from **payment** orders to stock market **transactions**, will be possible on the new system. Sufficient transmission speed will be ensured by Swiss...

**22/3,K/132 (Item 24 from file: 583)**

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06328377

Internet banking far off despite web site scramble  
HONG KONG: SURVEY OF BANKS' INTERNET USE  
The HongKong Standard (XKR) 24 Jun 1996 p.FR3  
Language: ENGLISH

... Internet use by local banks. The result showed most of the banks use Internet for **displaying information** rather than interactive **online banking transactions**. \*

**22/3,K/133 (Item 25 from file: 583)**

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06288733

Banks tipped to cut staff by up to half within decade  
WORLD: FORECAST OF HEAVY JOB CUTS IN BANKING  
Financial Times (FT) 28 Mar 1996 p.11  
Language: ENGLISH

... able to raise revenue through significantly upping market share, except in the Far East. The **report** also predicted that electronic **screen** based forms of consumer contact, such as larger cash machines and personal computer links, will...

PRODUCT: Retail Banking Services Clearing Banks Commercial Banks Electronic  
Point of Sale Systems **Electronic Banking** Svcs

**22/3,K/134 (Item 26 from file: 583)**

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06261172

Telefonica y Zaragozano acuerdan poner en marcha oficinas virtuales  
SPAIN: VIRTUAL OFFICE AGREEMENT  
Expansion (EXN) 29 Jan 1996 p.11  
Language: SPANISH

...on as soon as a customer comes through the door, and an employee on the **screen** will of any type of bank **transaction** the customer is interested in. The offices also will be equipped with fax machines and...

PRODUCT: Cash Dispensers/ATM Systems **Electronic Banking** Svcs

**22/3,K/135 (Item 27 from file: 583)**

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06170582

Maybank buys financial info system  
SINGAPORE: NEW FINANCIAL INFO SYSTEM FOR BANK  
IT Asia (XCN) June 1995 P.7  
Language: ENGLISH

... from Computron Technologies. The N-dimension financial software was favoured for its multi-currency and **report** -writing functions. The Generalised External **Interface** that accompanies the software also enables the system to be integrated easily with the bank...

PRODUCT: Cash Dispensers/ATM Systems **Electronic Banking** Svcs

**22/3,K/136 (Item 28 from file: 583)**

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05973552

Deutsche Bank offers novel **electronic banking**  
SHRI LANKA: DEUTSCHE BANK LAUNCHES 'DB-DIRECT'  
Daily News (XBI) 29 Mar 1994 p.23  
Language: ENGLISH

Deutsche Bank offers novel **electronic banking**

In Shri Lanka, Deutsche Bank launches its **electronic banking** service, the 'db-direct'. Developed by the bank's regional office in Singapore, the service...

... payments, trade finance, foreign exchange and money markets via a telephone line from their PCs. **Reports** of any information **displayed** can be printed instantly. \*...

**22/3,K/137 (Item 29 from file: 583)**

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05956541

Bankautomation: DLW und Ascom kooperieren  
GERMANY: DLW AND ASCOM IN COOPERATION  
Handelsblatt (HT) 11/12 Mar 1994 p.22  
Language: GERMAN

... GmbH are to jointly develop, manufacture and distribute appliances and systems for automatic banking and **payment transactions** in the future. The **combined** market presence in Germany, the Netherlands and Switzerland is to be expanded.

**22/3,K/138 (Item 30 from file: 583)**

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05422435

**ELECTRONIC BANKING** : Barclays and Banco Totta to install/  
UK/PORTUGAL - THE SOFTWARE PARTNERSHIP WINS ORDERS  
Financial Technology International Bulletin (FTIB) 0 October 1992 p8

**ELECTRONIC BANKING** : Barclays and Banco Totta to install/

Barclays (UK), clearing bank, has ordered the sp/Architect **electronic banking** system from The Software Partnership (UK), software house. It is understood that Barclays will use...

... of sale card management system. Consisting of two sets of modules, one to handle financial **transactions** and one to provide the **interface** to end-user electronic terminals, sp/Architect runs on a bank's Tandem computers.

PRODUCT: **Electronic Banking** Services

**22/3,K/139 (Item 31 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

05344477

INTUIT TRIES TO AUTOMATE THE LABORIOUS BITS IN ITS QUICKEN/

US - INTUIT AUTOMATES QUICKEN PERSONAL FINANCE PROGRAM  
Computergram International (CGI) 28 September 1992 p1  
ISSN: 0268-716X

... enters credit card charges into the Quicken register; automatic bill payment via modem and the **CheckFree Electronic Payment** Service; access to stock price data from Prodigy; and QuickFill data retrieval and import. Old...

...link data to TurboTax and a new single-line register enables three times as many **transactions** to be **displayed** on **screen**. The system runs under MS-DOS 2.0 up, needs 512Kb memory - 640Kb is required...

**22/3,K/140 (Item 32 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04506577

Scottish Bank launches global payment network

EUROPE - BANK LAUNCHES GLOBAL **ELECTRONIC PAYMENT** SERVICE  
Computer Weekly (CRW) 5 September 1991 p10  
ISSN: 0010-4787

EUROPE - BANK LAUNCHES GLOBAL **ELECTRONIC PAYMENT** SERVICE

... in collaboration with GE Information Services (Geis), a network supplier, has launched Edipay, a global **electronic payment** service for European companies. **Combining** electronic **data** interchange (EDI) and conventional money transmission services, Edipay allows companies already using EDI over Geis...

**22/3,K/141 (Item 33 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04448280

SPECIAL REPORT ON OPEN SYSTEMS

UK - SPECIAL REPORT ON OPEN SYSTEMS  
Financial Technology International Bulletin (FTIB) 0 July 1991 p1,2+

... other intelligent workstations. Third party suppliers will be able to access the system via special **interfaces** . A special **report** discusses open systems and gives details of companies, products and users. Financial Technology International Bulletin...

PRODUCT: **Electronic Banking Services**

**22/3,K/142 (Item 34 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04394002  
QUOTRON AND 12 BANKS CREATE AUTOMATED FX SYSTEM  
UK - QUOTRON AND 12 BANKS CREATE AUTOMATED FX SYSTEM  
Financial Technology International Bulletin (FTIB) 0 June 1991 p4

... screen features a display that incorporates separate colours for offers and bids. The system will **display** the **status** of trades, inform dealers when a price has been submitted sucessfully, when it has become...

PRODUCT: Electronic Financial Services Sys **Electronic Banking Services**

**22/3,K/143 (Item 35 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04184249  
UNION DE BANQUES A PARIS INSTALLS DATAPILOT SYSTEM  
FRANCE - UNION DE BANQUES A PARIS INSTALLS DATAPILOT SYSTEM  
Financial Technology International Bulletin (FTIB) 0 March 1991 p10

... its branch network. Running on a network of intelligent workstations connected to local servers, DataPilot **combines** client-server **transactions** , expert systems, development applications and database management.

PRODUCT: Electronic Financial Services Sys **Electronic Banking Services**

**22/3,K/144 (Item 36 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04100462  
BANKS ENTER INTERBANK EDI DEAL  
UK - BANKS ENTER INTERBANK EDI DEAL  
Banking Technology (BTY) 0 February 1991 p4  
ISSN: 0266-0865

...C Kemp, Midland commercial EDI manager, other banks are welcomed to join providing they meet **settlement** and **interface** requirements.

PRODUCT: Electronic Data InterchangeValue Added Networks **Electronic Banking Services**

**22/3,K/145 (Item 37 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04050459

SPECIAL **REPORT** LOOKS AT NCR's APPROACH TO OPEN SYSTEMS

US - SPECIAL **REPORT** LOOKS AT NCR's APPROACH TO OPEN SYSTEMS  
Comms Monthly (CMY) 54 1991 ppss1-16

SPECIAL **REPORT** LOOKS AT NCR's APPROACH TO OPEN SYSTEMS

US - SPECIAL **REPORT** LOOKS AT NCR's APPROACH TO OPEN SYSTEMS

... standard. However, NCR wishes to be known as a computer manufacturer. A 16-page special **report** looks at the way NCR has developed into a computer company and at the product...

... NCR has also developed multi-user computer systems and large computer systems for on-line **transaction** processing with batch processing, as well as communications processors, data communications devices and complementary products and services such as semiconductors, micrographics, **field** engineering and education centres. NCR's strengths appear to be in the retail, commerce and govt, banking and finance and independent marketing areas. The **report** continues by looking at the importance of network management in NCR's Open Strategy and discusses whether the company could play a major part in the enterprise systems market. The **report** also looks at NCR's Open, Cooperative Computing Architecture (OCCA), and at the company's...

PRODUCT: Electronic Point of Sale SystemsMainframe ComputersMicrocomputers  
Network Management **Electronic Banking** Services

22/3,K/146 (Item 38 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

02682103

WARBURG LEADING ADVISER ON MERGERS AND ACQUISITIONS

UK - WARBURG LEADING ADVISER ON MERGERS AND ACQUISITIONS  
Financial Times (C) 1991 (FT) 22 May 1989 p8

... in first quarter 1989, advising on 17 public and private deals worth GBP1.23 bil. **Charterhouse** Bank came next with 12 **transactions** valued at GBP935.6 mil, followed by J Henry Schroder Wagg, with nine worth GBP885...

... Clearing House Automated Payments System (CHAPS), the electronic system aimed at making guaranteed same-day **payment** of large **transactions**, as well as Town & Clearing, the paper-based system of same-day clearing for bank...

22/3,K/147 (Item 39 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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02510222

JACK COMMITTEE **REPORTS** ON **ELECTRONIC BANKING**

UK - JACK COMMITTEE **REPORTS** ON **ELECTRONIC BANKING**  
Financial Times (C) 1991 (FT) 24 February 1989 p7

JACK COMMITTEE **REPORTS** ON **ELECTRONIC BANKING**

UK - JACK COMMITTEE **REPORTS** ON **ELECTRONIC BANKING**

An extended article considers the Jack Committee **reports** on **electronic banking**. According to the **report** customers make 16% of personal

withdrawals through ATMs. The committee identifies four difficulties in electronic...

...of electronic funds transfer but recognises the difficulty in finding an alternative to PINs. A **table** details and forecasts money transmission volumes by electronic, plastic, and paper means in the period...

...6% in 1978 to 1% in 1987 and electronic credit transfers account for 13% of **transactions** in 1987 compared with 9% in 1978. The **report** recommends that EFT systems be made on-line in order to reduce fraud and it suggests banks should introduce arrangements to monitor ATM withdrawal patterns which are suspicious. The **report** makes 43 recommendations requiring legislation and proposes three new statutes: a Banking Services Act, a...

**22/3,K/148 (Item 40 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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02312266

SAGEM LAUNCHES **ELECTRONIC PAYMENT** TERMINAL  
FRANCE - SAGEM LAUNCHES **ELECTRONIC PAYMENT** TERMINAL  
INF Telecom & Telematique (ITT) 15 December 1988 p2  
Language: French

SAGEM LAUNCHES **ELECTRONIC PAYMENT** TERMINAL  
FRANCE - SAGEM LAUNCHES **ELECTRONIC PAYMENT** TERMINAL

Sagem has launched the Cartridge 500, a new **Electronic Payments** Terminal, designed for use with a Minitel. The equipment will be attached to the Minitel and govern the **screen**, the keyboard and the modem, allowing **transactions** to be carried out in under 30 seconds. Sagem has been operating in the financial...

... sector for less than a year and it has already received 17k orders for Cartridge **electronic payment** equipment from banks, credit companies and department stores.

**22/3,K/149 (Item 41 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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01812038

BANCONTACT TO INSTALL NEW GENERATION OF ATMS  
BELGIUM - BANCONTACT TO INSTALL NEW GENERATION OF ATMS  
Echo de la Bourse (EB) 7 April 1988 p2  
Language: French

... of ATMs supplied by Bull. The terminals will have a new design and a colour **screen**, with more reliable and rapid **transactions**.

PRODUCT: **Electronic Banking** Services

**22/3,K/150 (Item 42 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

01008192

CONCURRENT COMPUTER GIVES FACILITY FOR DISTRIBUTED TP  
US - CONCURRENT COMPUTER GIVES FACILITY FOR DISTRIBUTED TP

Search Report from Ginger D. Roberts

Infomatics Daily Bulletin (IDB) 13 April 1987 p1

... users the possibility of using a distributed transaction processing. Company is expected to introduce an **interface** for computers, enabling initiation of **transactions** from micros. The **interface** will be part of Reliance Office, which integrates micros into office environment of Concurrent through...

PRODUCT: Public Networks **Electronic Banking** Services

22/3,K/151 (Item 43 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

00818219  
POST OFFICE AUTOMATION CONTRACT TO BE AWARDED AT END OFJAN  
UK - POST OFFICE AUTOMATION CONTRACT TO BE AWARDED AT END OFJAN  
PC Business World (PCB) 6 January 1987 p1  
ISSN: 0266-8483

... and micros under the Counter Automation project. Equipment includes IBM PC XT compatibles with high **resolution Graphics**, which are Hercules or EGA compatible. The first part of the 2-stage project to...

PRODUCT: Mainframe ComputersMicrocomputers **Electronic Banking** Services

22/3,K/152 (Item 44 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

00202461  
GROWTH OF **ELECTRONIC BANKING** SYSTEMS  
W GERMANY - GROWTH OF **ELECTRONIC BANKING** SYSTEMS  
Handelsblatt (HT) 9 April 1986 p10  
ISSN: 0017-7296  
Language: German

GROWTH OF **ELECTRONIC BANKING** SYSTEMS  
W GERMANY - GROWTH OF **ELECTRONIC BANKING** SYSTEMS

...there will be 30k POS terminals for electronic funds transfer, according to the latest Diebold **report**. There are presently 2,500 cash points, each of which serves 30k people, compared with...

... each one of 65k cash points serves on average 3,600 people. Of total retail **transactions** last year in Germany of DM980bn, Diebold reckons that 60% are suitable for electronic POS handling, giving on average 1.7-2bn **transactions** involving an average of DM40 each. An extended article looks at projected figures for POS terminals in various retail sectors, with a **table** showing numbers of cash points against population for each European country.

PRODUCT: Electronic Point of Sale Systems **Electronic Banking** Services

22/3,K/153 (Item 45 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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00090115  
BANK OF SCOTLAND EXTENDS HOME BANKING SERVICE



Search Report from Ginger D. Roberts

UK - BANK OF SCOTLAND EXTENDS HOME BANKING SERVICE  
Guardian (GN) 14 February 1986 p23

The Bank of Scotland is now offering small business customers automated  
**transaction** on **screen** based on the Prestel network from BT.\*

PRODUCT: Financial Services **Electronic Banking** Services  
?

Search Report from Ginger D. Roberts

?show files;ds

File 350:Derwent WPIX 1963-2002/UD,UM &UP=200254

(c) 2002 Thomson Derwent

File 344:Chinese Patents Abs Aug 1985-2002/Aug

(c) 2002 European Patent Office

File 347:JAPIO Oct 1976-2002/Apr(Updated 020805)

(c) 2002 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	711	PAYMENT(2W)TRANSACTION? ? OR PAYMENT(2W)SCHEME? ?
S2	1324	(ELECTRONIC OR ONLINE OR ON()LINE OR E)(2W)(BANKING OR CHECK? ? OR CHEQUE? ?) OR MARKETNET
S3	901	(ELECTRONIC OR ONLINE OR ON()LINE)(3W)PAYMENT? ? OR EPAYMENT? ? OR E()PAYMENT? ?
S4	344	FIRST(2W)VIRTUAL OR CLICKSHARE OR PAYME OR CHECKFREE OR CHECK()FREE OR FBOI OR FIRST(2W)BANK(W)INTERNET
S5	6	LETSYSTEMS OR NETBILL OR NET()BILL OR NETCASH OR NET()CASH OR NETCHEQUE OR NET()CHEQUE OR NETPAY OR NET()PAY
S6	3	NETCHEX OR NET()CHEX OR MONDEX OR ELECTRONIC()FUNDS()CLEARINGHOUSE OR INTELL()A()CHECK OR NETFARE
S7	46011	(TRANSACTION? ? OR PURCHASE OR CHECK OR CHEQUE OR PAYMENT) - (6N)(DATA OR INFORMATION OR TRANSACTION? ?)
S8	876768	DISPOSITION OR SETTLEMENT OR SUMMARY OR SUMMARIES OR RESOLUTION OR STATUS OR REPORT? ? OR DISPOSAL
S9	30254	(S7 OR S8)(6N)(DISPLAY? OR VIEW? OR SCREEN OR CHART? OR TABLE? OR GUI OR GRAPH? OR OUTPUT? OR INTERFACE?)
S10	544	(COMBIN? OR AGGREGAT? OR CORRELAT? OR MAP?) (6N)S7
S11	158	(S1:S6) AND S7 AND S8
S12	186	(S1:S6) AND S9
S13	17	(S1:S6) AND S7 AND S10
S14	18	CONSOLIDAT?(6N)S7
S15	35	S13 OR S14
S16	16	(S11:S12) AND (FIELD OR TABLE OR TUPLE? ?)
S17	16	S16 NOT S15
?		

?t15/4/all

15/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-508255/200254|

XR- <XRPX> N02-402237|

TI- Internet credit card payment processing by capturing e-commerce credit card transaction data for consolidation and transmission to credit card processing facility|

PA- KARGMAN J B (KARG-I)|

AU- <INVENTORS> KARGMAN J B|

NC- 098|

NP- 001|

PN- WO 200239368 A1 20020516 WO 2001US49899 A 20011109 200254 B|

AN- <LOCAL> WO 2001US49899 A 20011109|

AN- <PR> US 2000247353 P 20001110|

FD- WO 200239368 A1 G06K-005/00

<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW|

LA- WO 200239368(E<PG> 16)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|

AB- <PN> WO 200239368 A1|

AB- <NV> NOVELTY - Method consists in capturing e-commerce credit card transaction data, transmitting it to the merchant store computer, processing it to authorize the charge, consolidating the data and transmitting it to a card processing facility so that the merchant can benefit from volume discounts.|

AB- <BASIC> USE - Method is for Internet credit card transaction processing.

DESCRIPTION OF DRAWING(S) - The figure shows a flow chart of the method for processing credit card payments.

pp; 16 DwgNo 1/2|

DE- <TITLE TERMS> CREDIT; CARD; PAY; PROCESS; CAPTURE; CREDIT; CARD; TRANSACTION; DATA; CONSOLIDATE; TRANSMISSION; CREDIT; CARD; PROCESS; FACILITY|

DC- T01; T05; W01|

IC- <MAIN> G06K-005/00|

IC- <ADDITIONAL> G06F-017/60; G06K-015/00|

MC- <EPI> T01-N01A2A; T01-N01D; T05-H02C3; T05-L02; W01-C05B3C|

FS- EPI||

15/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-492077/200253|

XR- <XRPX> N02-389040|

TI- Transferring electronic cash amount from credit memory involves specifying, exchanging and checking sender, recipient and account

identity codes during **payment transaction processing**|  
PA- SIEMENS AG (SIEI )|  
AU- <INVENTORS> VINDEBY P|  
NC- 029|  
NP- 002|  
PN- EP 1193658 A1 20020403 EP 2000121482 A 20000929 200253 B|  
PN- WO 200227680 A2 20020404 WO 2001EP10493 A 20010911 200253|  
AN- <LOCAL> EP 2000121482 A 20000929; WO 2001EP10493 A 20010911|  
AN- <PR> EP 2000121482 A 20000929|  
FD- EP 1193658 A1 G07F-019/00  
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV  
MC MK NL PT RO SE SI  
FD- WO 200227680 A2 G07F-019/00  
<DS> (National): BR JP US  
<DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
TR|  
LA- EP 1193658(G<PG> 12); WO 200227680(G)|  
DS- <NATIONAL> BR JP US|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC;  
NL; PT; SE; TR; AL; LI; LT; LV; MK; RO; SI|  
AB- <PN> EP 1193658 A1|  
AB- <NV> NOVELTY - The method involves specifying, exchanging and checking  
sender, recipient and account identity codes in **transaction** and/or  
account management databases. The recipient identity code is sent to  
the cash sender, connections are established, codes and accounts are  
checked and the **payment transaction** is carried out.|  
AB- <BASIC> DETAILED DESCRIPTION - The method involves specifying a first  
identity code for the cash recipient or transfer, storing a record with  
the identity code and a recipient account code in a **transaction**  
database and/or a first account management database in a first server  
of a service provider, storing a cash sender record with an identity  
code or call number and an account code in a second account management  
database in a second server of a service provider, sending the  
recipient identity code to the sender, establishing connections,  
checking codes and accounts and conducting the **payment transaction**.  
INDEPENDENT CLAIMS are also included for the following: an arrangement  
for transferring electronic cash amount from credit memory, a goods or  
service vending machine and a cash register for electronically  
accepting cash payments for goods or services.  
USE - For transferring electronic cash amount from credit memory.  
ADVANTAGE - Enables simplified **transaction of payment** traffic  
using a **combined** telecommunications and **data** network.  
DESCRIPTION OF DRAWING(S) - The drawing shows a functional  
schematic representation of a **transaction** arrangement and  
**transaction** exchanges (Drawing includes non-English text)  
pp; 12 DwgNo 1/2|  
DE- <TITLE TERMS> TRANSFER; ELECTRONIC; CASH; AMOUNT; CREDIT; MEMORY;  
SPECIFIED; EXCHANGE; CHECK; SEND; RECIPIENT; ACCOUNT; IDENTIFY; CODE;  
PAY; **TRANSACTION** ; PROCESS|  
DC- T01; T05|  
IC- <MAIN> G07F-019/00|  
IC- <ADDITIONAL> G07F-007/10|  
MC- <EPI> T01-J05B4P; T01-N01A1; T01-N01A2A; T01-N02A3C; T01-N02B1B;  
T05-H02C; T05-H05C; T05-L01A; T05-L02|  
FS- EPI||

15/4/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-395525/200243|

Search Report from Ginger D. Roberts

XR- <XRPX> N02-310067|  
TI- **Electronic** chassis **check** card is available to different detection stations and/or is expandable and/or can be updated; quality-relevant data are fully represented in data processing system|  
PA- VOLKSWAGEN AG (VOLS )|  
AU- <INVENTORS> WEIGANG M|  
NC- 001|  
NP- 001|  
PN- DE 10028870 A1 20011213 DE 1028870 A 20000610 200243 B|  
AN- <LOCAL> DE 1028870 A 20000610|  
AN- <PR> DE 1028870 A 20000610|  
LA- DE 10028870(18)|  
AB- <PN> DE 10028870 A1|  
AB- <NV> NOVELTY - The device is in the form of an **electronic** chassis **check** card (16) so that quality-relevant **data** are represented fully and in **aggregate** in a data processing system and managed centrally from an electronic **data** medium. The **electronic** chassis **check** card is available to different detection stations and /or is expandable and/or can be updated.|  
AB- <BASIC> USE - For storing quality-relevant data in production line with manufacturing stations for producing complex product, especially motor vehicle.  
ADVANTAGE - Improved by replacing paper **check** cards with electronic **data** processing supported management and evaluation while maintaining the advantages and functionality of paper systems.  
DESCRIPTION OF DRAWING(S) - The drawing shows a schematic representation of an **electronic** chassis **check** card with suggested input devices and database  
**electronic** chassis **check** card (16)  
database (DB)  
input device (14)  
pp; 18 DwgNo 2/13|  
DE- <TITLE TERMS> ELECTRONIC; CHASSIS; CHECK; CARD; AVAILABLE; DETECT; STATION; EXPAND; CAN; UPDATE; QUALITY; RELEVANT; DATA; REPRESENT; DATA; PROCESS; SYSTEM|  
DC- Q22; S02; T01; T04; T05|  
IC- <MAIN> G06K-019/07|  
IC- <ADDITIONAL> B62D-065/00; G01M-017/00; G07C-003/14|  
MC- <EPI> S02-J02; T01-J07B; T04-K; T05-G02B|  
FS- EPI; EngPI||

15/4/4 (Item 4 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-371533/200240|  
XR- <XRPX> N02-290362|  
TI- Computer based system for redirecting referral commission to a purchaser, correlates data from a referral agent's own registers with **data** from existing **payment** transfer agents to determine when purchaser commission is appropriate|  
PA- STARTSHOPPER CASHBACK AS (STAR-N)|  
AU- <INVENTORS> HOYDAL L; SVENSEN C A|  
NC- 096|  
NP- 002|  
PN- WO 200211011 A1 20020207 WO 2001NO292 A 20010706 200240 B|  
PN- AU 200194411 A 20020213 AU 200194411 A 20010706 200240|  
AN- <LOCAL> WO 2001NO292 A 20010706; AU 200194411 A 20010706|  
AN- <PR> NO 20003563 A 20000711|  
FD- WO 200211011 A1 G06F-017/60  
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR

Search Report from Ginger D. Roberts

CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG  
KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
FD- AU 200194411 A G06F-017/60 Based on patent WO 200211011|  
LA- WO 200211011(E<PG> 15)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ  
DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|  
AB- <PN> WO 200211011 A1|  
AB- <NV> NOVELTY - When a purchaser (2) makes a purchase, via a referral  
agent (3), from an e-commerce outlet (4), referral data is stored in a  
first register (5), similarly when payment is made via payment agent  
(6) it is noted in second register (7). Linker (8) uses the registers  
to **correlate** referrals with associated **payment agent transactions**  
causing decision maker (9) to instruct commission allocator (11) to  
allocate commission to the purchaser where appropriate.|  
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included  
for a method for redirecting referral commission to a purchaser who  
makes a purchase via an agent.  
USE - For redirecting referral commission to the original  
purchaser.  
ADVANTAGE - By **correlating data** from both referral agents and  
**payment** transfer agents, the system makes it possible to handle  
redirection of commission without making a technical integration with  
each individual outlet.  
DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of a  
system for redirecting referral commission to a purchaser.  
Purchaser (2)  
Agent (3)  
E-commerce outlet (4)  
Registers (5,7)  
Payment agent (6)  
Linker (8)  
Decision maker (9)  
Commission allocator (11)  
pp; 15 DwgNo 1/1|  
DE- <TITLE TERMS> COMPUTER; BASED; SYSTEM; REDIRECT; COMMISSION; PURCHASE;  
CORRELATE; DATA; AGENT; REGISTER; DATA; EXIST; PAY; TRANSFER; AGENT;  
DETERMINE; PURCHASE; COMMISSION; APPROPRIATE|  
DC- T01; T05|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-N01A1; T01-N01A2C; T05-L02|  
FS- EPI||

15/4/5 (Item 5 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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IM- \*Image available\*  
AA- 2002-339675/200237|  
DX- <RELATED> 2002-304154|  
XR- <XRPX> N02-267102|  
TI- **Consolidating networked transaction data** by accessing digital  
**payment** right policy associated with purchased product and using  
biometric data for authorization|  
PA- SONY ELECTRONICS INC (SONY )|  
AU- <INVENTORS> LUDTKE H A; MARITZEN L M; NIWA K; TSUKAMURA Y|

Search Report from Ginger D. Roberts

NC- 096|  
 NP- 002|  
 PN- WO 200219057 A2 20020307 WO 2001US26098 A 20010820 200237 B|  
 PN- AU 200186585 A 20020313 AU 200186585 A 20010820 200249|  
 AN- <LOCAL> WO 2001US26098 A 20010820; AU 200186585 A 20010820|  
 AN- <PR> US 2001930608 A 20010815; US 2000229612 P 20000831; US 2000254501  
 P 20001208|  
 FD- WO 200219057 A2 G06F-000/00  
 <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR  
 CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG  
 KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO  
 RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
 LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
 FD- AU 200186585 A G06F-000/00 Based on patent WO 200219057|  
 LA- WO 200219057(E<PG> 24)|  
 DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ  
 DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
 KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD  
 SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|  
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
 IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|  
 AB- <PN> WO 200219057 A2|  
 AB- <NV> NOVELTY - Method consists in **consolidating transaction data**  
 received from suppliers on a network-enabled portal at a **consolidation**  
**payment** service, receiving **payment information** and presenting a  
 single **transaction** history to the user. A digital **payment** right  
 policy associated with a product purchased from the supplier is  
 accessed to determine payment to an author, singer or owner. The  
 transaction is authorized using biometric data stored in a transaction  
 device and the user remains anonymous.|  
 AB- <BASIC> DETAILED DESCRIPTION - There are INDEPENDENT CLAIMS for (1) a  
**transaction** apparatus, (2) a **payment consolidation** computer  
 program.  
 USE - Method is for re-using financial information to process  
 billing information and pay bills from multiple networked suppliers.  
 DESCRIPTION OF DRAWING(S) - The figure shows a **transaction**  
**information consolidation** system.  
 pp; 24 DwgNo 1/5|  
 DE- <TITLE TERMS> CONSOLIDATE; TRANSACTION; DATA; ACCESS; DIGITAL; PAY;  
 RIGHT; ASSOCIATE; PURCHASE; PRODUCT; DATA; AUTHORISE|  
 DC- T01; T05|  
 IC- <MAIN> G06F-000/00|  
 MC- <EPI> T01-C10; T01-J05B2; T01-N01A1; T01-N01A2A; T01-N02B1B; T01-S03;  
 T05-D01B; T05-L02|  
 FS- EPI||

15/4/6 (Item 6 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
 AA- 2002-269251/200231|  
 XR- <XRPX> N02-209514|  
 TI- Distributed clearing of **electronic payments** e.g. for Internet,  
 where trust function is distributed to banks of **transaction** parties  
 and **payment** cleared through electronic clearing bank that **aggregates**  
 and nets credits of those banks|  
 PA- CLEAR2PAY INC (CLEA-N)|  
 AU- <INVENTORS> DEGRAEVE W; INGELS J|  
 NC- 095|  
 NP- 002|

Search Report from Ginger D. Roberts

PN- WO 200215088 A1 20020221 WO 2001US25209 A 20010814 200231 B|  
 PN- AU 200183308 A 20020225 AU 200183308 A 20010814 200245|  
 AN- <LOCAL> WO 2001US25209 A 20010814; AU 200183308 A 20010814|  
 AN- <PR> US 2000638821 A 20000814|  
 FD- WO 200215088 A1 G06F-017/60  
 <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR  
 CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG  
 KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU  
 SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
 LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
 FD- AU 200183308 A G06F-017/60 Based on patent WO 200215088|  
 LA- WO 200215088(E<PG> 26)|  
 DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ  
 DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
 KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
 SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|  
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
 IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|  
 AB- <PN> WO 200215088 A1|  
 AB- <NV> NOVELTY - Method for providing electronic clearing of electronic  
 buy-sell **transactions** in which the trust function is distributed  
 among the banks of the **transaction** parties and **payment** is cleared  
 through an electronic clearing bank that aggregates and nets credits of  
 those banks. A buyer at node (10) has an e-credit line with a local  
 bank (30). A seller at node (20) has an e-credit line with a local bank  
 (40).|  
 AB- <BASIC> DETAILED DESCRIPTION - An electronic marketplace (50) is  
 provided for buy-sell **transactions**. An electronic clearinghouse (60)  
 mediates electronic **transactions** between the buyer's bank (30) and  
 seller's bank (40).  
 An INDEPENDENT CLAIM is also included for a system for settling  
 payments  
 USE - For the Internet.  
 ADVANTAGE - Allows businesses, consumers, banks and e-commerce  
 marketplaces (web sites) to conduct secure financial **transactions**  
 over the Internet using a globally consistent system. Maximizes  
 security and privacy by minimizing transmission and possession of  
 financial information. Parties may avoid the exchange of financial data  
 over the Internet even between themselves. Enables **transaction**  
 parties to keep their financial **information** where it has been  
 provided traditionally at its bank. Electronic marketplaces are also  
 benefits by the invention. They are relieved of the burden of  
 verification and of handling financial information about the parties,  
 both of which involve additional operating costs and exposure to  
 liability. Allows the marketplaces to focus on their primary mission:  
 to match **transaction** parties and facilitate formation of contracts.  
 Provides local banks the substantial advantage of new relevance and the  
 opportunity to become central players in electronic commerce at the  
 relatively low cost of establishing e-credit lines for its customers  
 and establishing the clearing arrangement.  
 DESCRIPTION OF DRAWING(S) - The diagram shows the components of the  
 invention  
 e-marketplaces (50)  
 buyer (10)  
 local bank (30,40)  
 pp; 26 DwgNo 1/7|  
 DE- <TITLE TERMS> DISTRIBUTE; CLEAR; ELECTRONIC; FUNCTION; DISTRIBUTE; BANK  
 ; **TRANSACTION** ; PARTY; PAY; CLEAR; THROUGH; ELECTRONIC; CLEAR; BANK;  
 AGGREGATE; NET; CREDIT; BANK|  
 DC- T01; T05|  
 IC- <MAIN> G06F-017/60|  
 MC- <EPI> T01-N01A1; T05-L02|



FS- EPI||

15/4/7 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2002-206632/200227|

XR- <XRPX> N02-157421|

TI- Open architecture billing and payment facilitation system has facilitator maintaining Internet-accessible web site that interacts on-line with several companies and customers|

PA- TILLQUIST J J (TILL-I)|

AU- <INVENTORS> TILLQUIST J J|

NC- 001|

NP- 001|

PN- CA 2306521 A1 20011020 CA 2306521 A 20000420 200227 B|

AN- <LOCAL> CA 2306521 A 20000420|

AN- <PR> CA 2306521 A 20000420|

LA- CA 2306521(E<PG> 28)|

AB- <PN> CA 2306521 A1|

AB- <NV> NOVELTY - An open architecture billing and payment facilitator maintains an Internet-accessible web site that interacts on-line with several companies and customers. The facilitator posts the invoices received from bilkers and displays the corresponding particulars to the customers, and also notifies the companies of posting the invoices.|

AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for method of posting and paying invoices through Internet.

USE - Open architecture Internet-based billing and payment facilitation system for electronic commercial transactions.

ADVANTAGE - Enables any billing party to communicate an invoice or bill through the billing and payment facilitator's web site to any customer, without requiring the users to be a subscriber to the system and without restrictive funnelling of various transactions through a bill consolidated .

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram explaining the relationship between several companies using the billing/payment facilitation system to post invoices.

pp; 28 DwgNo 4/8|

DE- <TITLE TERMS> OPEN; ARCHITECTURE; BILL; PAY; FACILITATE; SYSTEM; MAINTAIN; ACCESS; WEB; SITE; INTERACT; LINE; COMPANY; CUSTOMER|

DC- T01|

IC- <MAIN> G06F-017/60|

IC- <ADDITIONAL> H04L-012/16|

MC- <EPI> T01-N01A2A|

FS- EPI||

15/4/8 (Item 8 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2002-105406/200214|

DX- <RELATED> 2001-406962; 2001-488367; 2001-606636; 2002-009475; 2002-327837; 2002-488239|

XR- <XRPX> N02-078393|

TI- Communication method for planning measurement program uses network traffic patterns to permit planners to design trunk upgrades|

PA- BELL ATLANTIC NETWORK SERVICES (BELL-N)|

AU- <INVENTORS> NOLTING T P|

NC- 001|

Search Report from Ginger D. Roberts

NP- 001|  
 PN- US 20010028706 A1 20011011 US 9848102 A 19980326 200214 B  
 <AN> US 2001783117 A 20010215|  
 AN- <LOCAL> US 9848102 A 19980326; US 2001783117 A 20010215|  
 AN- <PR> US 9848102 A 19980326; US 2001783117 A 20010215|  
 FD- US 20010028706 A1 H04M-001/24 Cont of application US 9848102  
 Cont of patent US 6282267|  
 LA- US 20010028706(20)|  
 AB- <PN> US 20010028706 A1|  
 AB- <NV> NOVELTY - Signaling between the end office switching systems and  
 the signal transfer points and selecting the signaling relating to  
 transactions is monitored. The collated signaling by transaction is  
 collated and processed to create relational flat files relating to  
 multiple transactions. The files to on line analytical processing are  
 subjected to provide a multidimensional database to **consolidate** and  
 summarize ongoing **transactions** and provide reports|  
 AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a  
 switched telecommunication network having end office and tandem  
 switching systems  
 USE - For analyzing a variety of network traffic patterns to permit  
 network planners to design trunk upgrades between offices  
 ADVANTAGE - Provides a multidimensional database  
 DESCRIPTION OF DRAWING(S) - The drawing shows a an illustration of  
 a public switched telephone network  
 pp; 20 DwgNo 1/8|  
 DE- <TITLE TERMS> COMMUNICATE; METHOD; PLAN; MEASURE; PROGRAM; NETWORK;  
 TRAFFIC; PATTERN; PERMIT; DESIGN; TRUNK; UPGRADING|  
 DC- W01|  
 IC- <MAIN> H04M-001/24|  
 IC- <ADDITIONAL> H04M-003/08; H04M-003/22; H04M-015/00|  
 MC- <EPI> W01-B09; W01-C02A7; W01-C06|  
 FS- EPI||

15/4/9 (Item 9 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
 AA- 2002-084492/200212|  
 XR- <XRPX> N02-062807|  
 TI- Electronic payment processing system for settling on-line bills, has  
**consolidated** billing and **payment** form that contains billing  
**information** and forward to purchaser for filling-up purposes|  
 PA- PAYMENT ENG LLC (PAYM-N)|  
 AU- <INVENTORS> WATSON C|  
 NC- 026|  
 NP- 001|  
 PN- EP 1164554 A2 20011219 EP 2001304031 A 20010502 200212 B|  
 AN- <LOCAL> EP 2001304031 A 20010502|  
 AN- <PR> US 2000578543 A 20000525|  
 FD- EP 1164554 A2 G07F-019/00  
 <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV  
 MC MK NL PT RO SE SI TR|  
 LA- EP 1164554(E<PG> 20)|  
 DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
 LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; TR|  
 AB- <PN> EP 1164554 A2|  
 AB- <NV> NOVELTY - A consolidated billing and payment form, forwarded to a  
 purchaser for filling-up purposes, is returned to the issuing  
 institution to electronically process the payment instructions. The  
**consolidated** billing and **payment** form contains billing **information**  
 . |

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) an electronically processed consolidated billing and payment form;

(b) and an electronic payment processor.

USE - For settling on-line bills with check. Used in e.g. household, small business.

ADVANTAGE - Increases efficiency and security in electronic payment. Reduces cost for billing and collection activities. Eliminates payment check processing in financial institution. Reduces operating cost. Enables quick bill payment.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of the conversion of manual payment into electronic form.

pp; 20 DwgNo 4/8|

DE- <TITLE TERMS> ELECTRONIC; PAY; PROCESS; SYSTEM; SETTLE; LINE; BILL; CONSOLIDATE; BILL; PAY; FORM; CONTAIN; BILL; INFORMATION; FORWARD; PURCHASE; FILL; UP; PURPOSE|

DC- T01; T05|

IC- <MAIN> G07F-019/00|

IC- <ADDITIONAL> G06F-017/60|

MC- <EPI> T01-J10C3; T01-N01A1; T01-N01D2; T05-L02|

FS- EPI||

15/4/10 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2001-598314/200168|

XR- <XRPX> N01-446186|

TI- Platform-independent method for collateral matching and mark to market reconciliation using global communications network|

PA- CROSSMAR INC (CROS-N)|

AU- <INVENTORS> CASSELL J; COLE A|

NC- 025|

NP- 001|

PN- EP 1072990 A2 20010131 EP 2000202687 A 20000728 200168 B|

AN- <LOCAL> EP 2000202687 A 20000728|

AN- <PR> US 99146569 P 19990730|

FD- EP 1072990 A2 G06F-017/60

<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI|

LA- EP 1072990 (E<PG> 36)|

DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LT; LU; LV; MC; MK; NL; PT; RO; SE; SI|

AB- <PN> EP 1072990 A2|

AB- <NV> NOVELTY - The method involves combining collateral matching to identify matched and unmatched financial **transactions** and **consolidated** mark to market valuations for all parties to a matched financial transaction.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for; a platform-independent system of collateral matching and mark to market reconciliation using a global communications network; a platform-independent automated collateral matching and mark to market reconciliation method and system for creating, managing, verifying and confirming matched financial transactions; a secure platform-independent automated system for collateral matching and mark to market reconciliation.

USE - Secure, high-volume processing for financial instruments that combine collateral matching to identify matched and unmatched financial **transactions** and **consolidated** mark to market valuations for all parties to a matched financial transaction.

ADVANTAGE - Provides reliable standard for parties to efficiently, accurately and immediately evaluate relative market positions using systems and methods for collateral matching and mark to market valuations for multiple financial transactions.

DESCRIPTION OF DRAWING(S) - The drawing shows a overviews of the reconcilement topology in one embodiment of the methods and systems for collateral matching and mark to market reconciliation.

Client terminals (101)  
Server (102)  
Internet browser (103)  
TCP/IP (104)  
Secured firewall (105)  
Secured web server (106)  
Data parser translator (107)  
Reports generator (108)  
Transaction processor (109)  
MTM processor (110)  
Secured firewall (111)  
Transaction database (112)  
Customer records (113)  
pp; 36 DwgNo 1/14|

DE- <TITLE TERMS> PLATFORM; INDEPENDENT; METHOD; MATCH; MARK; MARKET; GLOBE  
; COMMUNICATE; NETWORK|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-H07C5E; T01-J05A2; T01-J12C|  
FS- EPI||

15/4/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*  
AA- 2001-449916/200148|  
XR- <XRPX> N01-332968|  
TI- Consolidating partial operations into a single log entry by producing  
log entry in transaction log based on temporarily stored information  
when partial operations are determined to form complete operation|  
PA- SUN MICROSYSTEMS INC (SUNM )|  
AU- <INVENTORS> KUPFER M D; LABIAGA R; SHEPLER S|  
NC- 001|  
NP- 001|  
PN- US 6185615 B1 20010206 US 2000513404 A 20000225 200148 B|  
AN- <LOCAL> US 2000513404 A 20000225|  
AN- <PR> US 2000513404 A 20000225|  
LA- US 6185615(21)|  
AB- <PN> US 6185615 B1|  
AB- <NV> NOVELTY - Partial operations that are received are determined  
whether together they form a complete operation. Only reduced amounts  
of information about the partial operations are temporarily stored. A  
log entry in a transaction log is produced based on the temporarily  
stored information when the partial operations are determined to form a  
complete operation.|  
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for  
the following:  
(a) a method for producing a transaction log for operations  
performed on a server device;  
(b) a transaction logging system;  
(c) and a computer readable medium.  
USE - For transaction logging system of network file system (NFS)  
servers.

ADVANTAGE - Enables accurate and intelligent logging of protocols

client (k)  
telephone service provider (m)  
service provider (a)

pp; 11 DwgNo 1/1|  
DE- <TITLE TERMS> DATA; COMMUNICATE; SYSTEM; PAY; GOODS; SERVICE; OFFER;  
COMBINATION; MOBILE; TELEPHONE; SERVICE|  
DC- T01; T05; W01; W02|  
IC- <MAIN> H04L-029/06|  
IC- <ADDITIONAL> G07F-019/00|  
MC- <EPI> T01-H07C5E; T01-J05A; T01-J12C; T05-L02; W01-A06B7; W01-A07G;  
W01-B05A1A; W02-C03C1A|  
FS- EPI||

15/4/13 (Item 13 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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IM- \*Image available\*  
AA- 2001-316500/200133|  
XR- <XRPX> N01-227489|  
TI- **Transaction** tracking method for electronic billing system by  
configuring a database to store log of receipts of message indicative  
of applicable user entity signing-on to system|  
PA- CHECKFREE CORP (CHEC-N)|  
AU- <INVENTORS> DREYER H D; GANESAN R; HARRIS M T; WOLFE K R|  
NC- 028|  
NP- 004|  
PN- ZA 200001492 A 20001227 ZA 20001492 A 20000324 200133 B|  
PN- EP 1136923 A1 20010926 EP 2000106122 A 20000321 200157 N  
PN- NZ 503498 A 20010831 NZ 503498 A 20000321 200157 N  
PN- AU 200022454 A 20010927 AU 200022454 A 20000322 200229 N|  
AN- <LOCAL> ZA 20001492 A 20000324; EP 2000106122 A 20000321; NZ 503498 A  
20000321; AU 200022454 A 20000322|  
AN- <PR> ZA 20001492 A 20000324; EP 2000106122 A 20000321; NZ 503498 A  
20000321; AU 200022454 A 20000322|  
FD- EP 1136923 A1 G06F-017/60  
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV  
MC MK NL PT RO SE SI|  
LA- ZA 200001492 (53); EP 1136923 (E)|  
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LT; LU; LV; MC; MK; NL; PT; RO; SE; SI|  
AB- <PN> ZA 200001492 A|  
AB- <NV> NOVELTY - The system has a user entity/interface (52); banking  
entity (54), the primary/sign-on point of contact for the subscriber, a  
billing entity (56) provides bill availability data to an aggregator  
database, and **electronic payment** and customer service EPCS entity  
(58) that ties distributed database entities together by functioning as  
an integration agent to maintain bill profile and warehouse data.|  
AB- <BASIC> DETAILED DESCRIPTION - The subscriber selects a view bill icon,  
the banking entity messages the EPCS entity with an aggregation data  
request and the event is logged. The aggregation data of the bill is  
presented by the EPCS entity with issued security ticket. An  
INDEPENDENT CLAIM is also included for a system for centrally tracking  
electronic billing **transactions** .  
USE - For electronic billing system.  
ADVANTAGE - Only a single authentication procedure is required for  
a user entity to receive available data identifying information and  
linking information for different data at different site e.g. different  
bills at different sites.  
DESCRIPTION OF DRAWING(S) - The figure shows schematic diagram of  
electronic presentment and **payment** system.

Search Report from Ginger D. Roberts

User Entity (52)  
Banking Entity (54)  
Billing Entity (56)  
**Electronic Payment** and Customer services Entity (58)  
pp; 53 DwgNo 4/20|  
DE- <TITLE TERMS> **TRANSACTION** ; TRACK; METHOD; ELECTRONIC; BILL; SYSTEM;  
DATABASE; STORAGE; LOG; RECEIPT; MESSAGE; INDICATE; APPLY; USER; ENTITY  
; SIGN; SYSTEM|  
DC- T01; T05|  
IC- <MAIN> G06F-017/60; H01L-000/00|  
IC- <ADDITIONAL> G06F-017/30; G06F-019/00; G06F-151-00|  
MC- <EPI> T01-H07C5E; T01-J05A1; T01-J05B4A; T05-L02|  
FS- EPI||

15/4/14 (Item 14 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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AA- 2001-181021/200118|  
XR- <XRPX> N01-128962|  
TI- Electronic money accounts providing system connected to internet,  
involves transferring **purchase transactions** for **aggregation** into  
electronic money account at gateway using **electronic payment**  
protocol|  
PA- NETSCAPE COMMUNICATIONS CORP (NETS-N)|  
AU- <INVENTORS> ELGAMAL T|  
NC- 001|  
NP- 001|  
PN- US 6138107 A 20001024 US 96583227 A 19960104 200118 B|  
AN- <LOCAL> US 96583227 A 19960104|  
AN- <PR> US 96583227 A 19960104|  
LA- US 6138107(11)|  
AB- <PN> US 6138107 A|  
AB- <NV> NOVELTY - Support in **payment** gateway (PG) supports authenticated  
**transactions** having digital signature between individual account  
holders. Nodes on network purchase preset portion of funds in  
individual accounts from PG and transfer them via PG. Merchant node  
effecting purchasing **transaction** with customer node, transfer  
**purchase transactions** to **aggregate** into electronic account at PG  
by **electronic payment** protocol.|  
AB- <BASIC> USE - For providing electronic money accounts over internet and  
other networks for supporting micro electronic **transaction** between  
customer and merchants.  
ADVANTAGE - Avoids need for creating new protocols if existing  
protocols are sufficient. Facilitates to handle microtransactions from  
customers to merchants without burdening the banks with each small  
**transaction** , by **aggregating payment** at PG from customers and to  
merchants. The PG has separate customer and merchant databases that  
keep the current state of system without containing proprietary  
information about any of entities such as credit card numbers. It  
provides optional signature by customer thereby verifies participation  
of customer in **transaction** . It prevents overcharging for particular  
**transaction** , since PG normally denies requests from merchant for funds  
beyond the limit specified. It provides a time limit for changing  
thereby the customer can credit the money which is not spent by that  
time into his account. it provides **purchase** instruction tracking  
**information** for use by the acquirer, thereby provides unique  
identifier for each payment instruction that is presented for deposit.  
DESCRIPTION OF DRAWING(S) - The figure depicts schematic block  
diagram of electronic commerce model.  
pp; 11 DwgNo 0/5|

DE- <TITLE TERMS> ELECTRONIC; MONEY; ACCOUNT; SYSTEM; CONNECT; TRANSFER;

Search Report from Ginger D. Roberts

PURCHASE; **TRANSACTION** ; AGGREGATE; ELECTRONIC; MONEY; ACCOUNT; GATEWAY  
; ELECTRONIC; PAY; PROTOCOL|  
DC- T01; T05; W01|  
IC- <MAIN> G06F-017/60|  
IC- <ADDITIONAL> H04L-009/00|  
MC- <EPI> T01-J05A; T05-L02; W01-A05; W01-A06B7; W01-C05B3C|  
FS- EPI||

15/4/15 (Item 15 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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IM- \*Image available\*  
AA- 2000-671824/200065|  
XR- <XRPX> N00-497991|  
TI- Computerized **payment transaction** apparatus for tendering **payment**  
to creditor in remote site, has creditor computer that receives  
creditor report from host processor to process credit collection data|  
PA- MERSKY M (MERS-I); MERSKY R (MERS-I)|  
AU- <INVENTORS> MERSKY M; MERSKY R|  
NC- 001|  
NP- 001|  
PN- US 6119106 A 20000912 US 97979777 A 19971126 200065 B|  
AN- <LOCAL> US 97979777 A 19971126|  
AN- <PR> US 97979777 A 19971126|  
LA- US 6119106(20)|  
AB- <PN> US 6119106 A|  
AB- <NV> NOVELTY - A creditor computer (8) in each creditor site (14),  
receives a creditor report associated with a host processor (6) to  
process the creditor collection data and update corresponding customer  
account balances based on the customer payments tendered at a remote  
site.|  
AB- <BASIC> DETAILED DESCRIPTION - An agent computer (4) is provided in  
each agent site (10) to process the payments tendered at a remote site.  
A transmitter sends the **payment data** to a service provider site.  
The host computer receives the accumulated customer payments. An  
INDEPENDENT CLAIM is also included for a computerized **payment**  
**transaction** method.  
USE - For tendering payment to creditor e.g. utility company, bank,  
credit card company, department store, in remote site. Also for  
purchasing e.g. money orders, telephone prepaid card.  
ADVANTAGE - Facilitates customer payment to remote site. Does not  
require customer authorization, registration or prearranged **payment**  
**transaction** to creditor. Reduces **payment** processing costs. Enables  
combined **payment transaction** for many customers.  
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a  
computerized **payment transaction** system.  
Agent computer (4)  
Host processor (6)  
Creditor computer (8)  
Agent site (10)  
Creditor site (14)  
pp; 20 DwgNo 1/13|  
DE- <TITLE TERMS> PAY; **TRANSACTION** ; APPARATUS; PAY; REMOTE; SITE;  
COMPUTER; RECEIVE; REPORT; HOST; PROCESSOR; PROCESS; CREDIT; COLLECT;  
DATA|  
DC- T01; T05|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-H07C5; T01-J05A1; T05-L02|  
FS- EPI||

that complete transactions over multiple operations. Enables NFS operations, including those invoked via remote procedure calls (RPC), to be logged as transactions even when multiple NFS read or write operations are used to read or write a given file, thereby producing a more consolidated and understandable log. Requires minimal amounts of history of partial operations to be maintained while producing **consolidated log of transactions**. Enables production of **transaction log** that resembles that produced by conventional logging systems for protocols, with transactions resulting from single and not multiple protocol operations.

DESCRIPTION OF DRAWING(S) - The figure is the block diagram of a transaction logging system.

pp; 21 DwgNo 1/12|

DE- <TITLE TERMS> CONSOLIDATE; OPERATE; SINGLE; LOG; ENTER; PRODUCE; LOG; ENTER; TRANSACTION; LOG; BASED; TEMPORARY; STORAGE; INFORMATION; OPERATE; DETERMINE; FORM; COMPLETE; OPERATE|

DC- T01|

IC- <MAIN> G06F-013/00|

MC- <EPI> T01-F04; T01-G05C; T01-H05B1; T01-H07C5A; T01-H07C5S; T01-H07P; T01-S03|

FS- EPI||

15/4/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2001-419660/200145|

XR- <XRPX> N01-310901|

TI- Authorization in **data** communications system for **payment** for goods/services offered via Internet involves combined use of Internet and (mobile) telephone services|

PA- GEBIT GES EDV-BERATUNG & INFORMATIK TECH (GEBI-N)|

AU- <INVENTORS> KRAUSS T|

NC- 025|

NP- 001|

PN- EP 1081919 A1 20010307 EP 99117553 A 19990906 200145 B|

AN- <LOCAL> EP 99117553 A 19990906|

AN- <PR> EP 99117553 A 19990906|

FD- EP 1081919 A1 H04L-029/06

<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI|

LA- EP 1081919(G<PG> 11)|

DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LT; LU; LV; MC; MK; NL; PT; RO; SE; SI|

AB- <PN> EP 1081919 A1|

AB- <NV> NOVELTY - A **transaction** code/ comparable identification with a **combination** of steps is used. A client (k) selects a product and identifies a mobile telephone service provider (m) via which to make **payment**, a **transaction** code and authorization comparator are transmitted via the Internet and mobile telephone and checked, the price is recorded at the telephone service provider, and **transaction** is completed via the Internet.|

AB- <BASIC> USE - For authorization in **data** communications system for **payment** for goods and/or services offered via the Internet.

ADVANTAGE - Enables secure authorization of **transactions** and hence secure **payment** over the Internet.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic representation of a **transaction** structure

customer terminal (1)

service provider terminal (2)

authorization comparator (3)



Search Report from Ginger D. Roberts

AA- 2000-387494/200033|  
 XR- <XRPX> N00-290121|  
 TI- Encryption method for electronic **transaction** using smart card in banks, involves **combining** result of symmetric key operation with user data to generate token bound output data|  
 PA- KENT RIDGE DIGITAL LABS (KENT-N)|  
 AU- <INVENTORS> NGAIR T H|  
 NC- 082|  
 NP- 003|  
 PN- WO 200028493 A1 20000518 WO 98SG88 A 19981110 200033 B|  
 PN- AU 9911844 A 20000529 WO 98SG88 A 19981110 200041  
 <AN> AU 9911844 A 19981110  
 PN- EP 1129436 A1 20010905 EP 98954915 A 19981110 200151  
 <AN> WO 98SG88 A 19981110|  
 AN- <LOCAL> WO 98SG88 A 19981110; WO 98SG88 A 19981110; AU 9911844 A 19981110; EP 98954915 A 19981110; WO 98SG88 A 19981110|  
 AN- <PR> WO 98SG88 A 19981110|  
 FD- WO 200028493 A1 G07F-007/10  
 <DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW  
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW  
 FD- AU 9911844 A G07F-007/10 Based on patent WO 200028493  
 FD- EP 1129436 A1 G07F-007/10 Based on patent WO 200028493  
 <DS> (Regional): DE FR GB|  
 LA- WO 200028493(E<PG> 24); EP 1129436(E)|  
 DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW|  
 DS- <REGIONAL> DE; FR; GB; AT; BE; CH; CY; DK; EA; ES; FI; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SZ; UG; ZW|  
 AB- <PN> WO 200028493 A1|  
 AB- <NV> NOVELTY - User data or fingerprint of user data is provided as an input for symmetric key operations supported by the token such as a smart card (10). Then, the result of symmetric key operation is retrieved as the token signature which is then combined with the user data or fingerprint data, to generate the token bound output data.|  
 AB- <BASIC> DETAILED DESCRIPTION - The result of symmetric key operation is provided as an input parameter to a private key signature generation operation. An INDEPENDENT CLAIM is also included for encryption apparatus.  
 USE - For creating token bound output data from user data e.g. for multi **payment** card operating system (MPCOS) smart card or PCMCIA tokens for **electronic transactions** in **banking** sector.  
 ADVANTAGE - Prevents any misuse in banking **transactions**, as the digital **transaction** signature operation is verified, before **transaction**. As symmetric key encryption which requires less computational power is used, the encryption can be conducted by the card processor so that the symmetric key need not be transferred to external from the card, thus the security is not compromised.  
 DESCRIPTION OF DRAWING(S) - The figure shows schematic diagram of main structural elements involved in electronic **transactions**.  
 Smart card (10)  
 pp; 24 DwgNo 1/1|  
 DE- <TITLE TERMS> ENCRYPTION; METHOD; ELECTRONIC; **TRANSACTION**; SMART; CARD; BANK; COMBINATION; RESULT; SYMMETRICAL; KEY; OPERATE; USER; DATA; GENERATE; TOKEN; BOUND; OUTPUT; DATA|  
 DC- T01; T04; T05|  
 IC- <MAIN> G07F-007/10|  
 IC- <ADDITIONAL> G07C-009/00|

purchases with merchant participants. Enables merchant to obtain increased marketing efficiency by directing promotional material to audience that is readily motivated to make purchases from the merchant. Since **aggregate purchase data** relating categories of goods purchased by each member can be maintained by the commission management system, merchant to achieve greater promotional efficiency by targeting his or her marketing material to particularly receptive members is allowed.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of **transaction** system.

Purchase processing terminal (12)

Commission management processor (27)

Electronic database (28)

pp; 7 DwgNo 1/3|

DE- <TITLE TERMS> COMMISSION; DISTRIBUTE; METHOD; ELECTRONIC; FUND;  
TRANSFER; SYSTEM; DETERMINE; COMMISSION; VALUE; MEMBER; BASED; MONEY;  
PAY; EFFECT|  
DC- T01; T05|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A1; T01-J05B4P; T05-L01D; T05-L02|  
FS- EPI||

15/4/17 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2000-558088/200051|

XR- <XRPX> N00-413026|

TI- Tokenless electronic check authorization for financial **transactions**, involves comparing input values of **data** pertaining to **transaction** with registered **data** and authorizing **electronic check** on successful comparison|

PA- SMARTTOUCH INC (SMAR-N); VERISTAR CORP (VERI-N)|

AU- <INVENTORS> HOFFMAN N; LEE J A; PARE D F|

NC- 090|

NP- 004|

PN- WO 200045247 A1 20000803 WO 2000US2349 A 20000131 200051 B|

PN- AU 200028644 A 20000818 AU 200028644 A 20000131 200057

PN- EP 1151371 A1 20011107 EP 2000907084 A 20000131 200168

<AN> WO 2000US2349 A 20000131

PN- BR 200007797 A 20020205 BR 20007797 A 20000131 200213

<AN> WO 2000US2349 A 20000131|

AN- <LOCAL> WO 2000US2349 A 20000131; AU 200028644 A 20000131; EP

2000907084 A 20000131; WO 2000US2349 A 20000131; BR 20007797 A 20000131

; WO 2000US2349 A 20000131|

AN- <PR> US 99239595 A 19990129|

FD- WO 200045247 A1 G06F-001/08

<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

FD- AU 200028644 A G06F-001/08 Based on patent WO 200045247

FD- EP 1151371 A1 G06F-001/08 Based on patent WO 200045247

<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

FD- BR 200007797 A G06F-001/08 Based on patent WO 200045247|

LA- WO 200045247(E<PG> 43); EP 1151371(E)|

DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS

Search Report from Ginger D. Roberts

AA- 1999-303095/199925|  
 XR- <XRPX> N99-227041|  
 TI- Open architecture system for real-time consolidation of information  
 from multiple financial systems|  
 PA- BANK OF AMERICA CORP (BANK-N); GOODSON L (GOOD-I); NORTHINGTON C C  
 (NORT-I); BANK OF AMERICA (BANK-N)|  
 AU- <INVENTORS> GOODSON L; NORTHINGTON C C; GOODSON L J|  
 NC- 084|  
 NP- 005|  
 PN- WO 9922326 A1 19990506 WO 98US22461 A 19981022 199925 B|  
 PN- AU 9911174 A 19990517 AU 9911174 A 19981022 199939  
 PN- EP 1027672 A1 20000816 EP 98953924 A 19981022 200040  
 <AN> WO 98US22461 A 19981022  
 PN- US 6128602 A 20001003 US 9763633 A 19971027 200050  
 <AN> US 98166069 A 19981005  
 PN- AU 741068 B 20011122 AU 9911174 A 19981022 200204|  
 AN- <LOCAL> WO 98US22461 A 19981022; AU 9911174 A 19981022; EP 98953924 A  
 19981022; WO 98US22461 A 19981022; US 9763633 A 19971027; US 98166069 A  
 19981005; AU 9911174 A 19981022|  
 AN- <PR> US 98166069 A 19981005; US 9763633 P 19971027|  
 FD- WO 9922326 A1 G06F-017/60  
 <DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
 ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU  
 LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
 UG UZ VN YU ZW  
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
 LU MC MW NL OA PT SD SE SZ UG ZW  
 FD- AU 9911174 A Based on patent WO 9922326  
 FD- EP 1027672 A1 G06F-017/60 Based on patent WO 9922326  
 <DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU MC NL  
 PT RO SE  
 FD- US 6128602 A G06F-017/60 Provisional application US 9763633  
 FD- AU 741068 B G06F-017/60 Previous Publ. patent AU 9911174  
 Based on patent WO 9922326|  
 LA- WO 9922326 (E<PG> 42); EP 1027672 (E)|  
 DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI  
 GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
 MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
 VN YU ZW|  
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
 IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SZ; UG; ZW; LI; LT; RO|  
 AB- <PN> WO 9922326 A1|  
 AB- <NV> NOVELTY - The system receives, processes and stores information  
 obtained from a number of financial computer systems, and provides  
 authorized users with on-line, consolidated monitoring, management and  
 reporting of financial accounts and transactions performed by the  
 financial systems.|  
 AB- <BASIC> DETAILED DESCRIPTION - The open-architecture system  
 automatically consolidates information from a number of financial  
 systems into a single accounting system, and receives, processes and  
 stores information obtained from a number of financial and/or other  
 external computerized systems, and provides one or more authorized  
 users with the ability to monitor financial transactions on line, and  
 manipulate and control all financial transactions of the entity in real  
 time using, for example, Web-browser software. Different levels may  
 have different levels of access to the financial transaction data  
 obtained, processed and stored by the system. INDEPENDENT CLAIMS are  
 included for; a computerized system for **consolidating**, monitoring and  
 controlling financial **transactions** of an entity.  
 USE - Receiving, processing and storing information from financial  
 computer systems, and providing authorized users with on-line,  
 consolidated monitoring, management and reporting of financial  
 accounts, and transactions performed by the financial systems.

characterised by automatically displaying the images of the numerical entries one by one in order of increasing overall confidence levels; automatically repeating said comparing step after the most recently displaying numerical entry is corrected by said operator, and automatically terminating said displaying step when a match is found.

(Dwg.2/3) |

AB- <US> US 5193121 A

The method involves processing the set number fields containing the handwritten numeric entries. The numeric entries are subjected to character recognition analysis, and a confidence level is associated with each such numeric field reflecting the degree of confidence with which the apparatus has recognised the numeric dollar amounts. The **transaction** is automatically balanced from the **data** in the system by computing a **combined** value of the recognised dollar amounts making up a **transaction** and comparing the **combined** value with the **transaction** total. This computation and comparison is performed automatically, without the prior intervention or assistance of a human operator to review, verify, correct or otherwise modify the dollar amounts recognised by the system. USE - For processing documents arising in financial **transactions** . (Dwg.2/3)

US 5040226 A

The numeric fields are subjected to character recognition analysis, and a confidence level is associated with each such numeric field reflecting the degree of confidence with which the apparatus has recognised the numeric dollar amounts. The **transaction** is automatically balanced from the **data** in the system by computing a **combined** value of the recognised dollar amounts making up a **transaction** and comparing the **combined** value with the **transaction** total.

The computation and comparison is performed automatically, without the prior intervention or assistance of a human operator to review, verify, correct or otherwise modify the dollar amounts recognised by the system.

USE - For processing predetermined numeric fields containing handwritten numeric entries. E.g. on financial documents, e .g. **cheques** , or credit card drafts. (10pp) |

DE- <TITLE TERMS> METHOD; PROCESS; HANDWRITING; DOCUMENT; PERFORMANCE; HISTOGRAM; ANALYSE; CHARACTER; PIXEL; ARRAY; BANK; CHECK; CREDIT; CARD; DRAFT |

DC- T01; T04 |

IC- <ADDITIONAL> G06K-009/03; G06K-009/32 |

MC- <EPI> T01-J05; T01-J10; T04-D |

FS- EPI | |

15/4/29 (Item 29 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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AA- 1987-088186/198713 |

XR- <XRPX> N87-066164 |

TI- Credit **transaction** arrangement for pay phone telephone system - sends data relevant to call charge **payment** to credit **transaction** equipment |

PA- GPT LTD (ENGE ); GEC PLESSEY TELECOM LTD (ENGE ); PLESSEY OVERSEAS LTD (PLES ) |

AU- <INVENTORS> HODGSON T F; PAYNE M W; PIEGROME P C; PAYNE M |

NC- 017 |

NP- 014 |

PN- EP 216521 A 19870401 EP 86306548 A 19860822 198713 B |

PN- AU 8661693 A 19870312 198717

PN- JP 62061460 A 19870318 JP 86210854 A 19860909 198717

PN- ZA 8606296 A 19870216 198718

Search Report from Ginger D. Roberts

LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW; AL; LI;  
LT; LV; MK; RO; SI|

AB- <PN> WO 200045247 A1|

AB- <NV> NOVELTY - **Transaction** is done between payor and payee by  
forwarding payee bid identification **data**, **transaction** amount and  
payor biometric samples to electronic identifier. The identifier  
compares input data with registered **data** and on successful comparison  
**electronic check** is authorized.|

AB- <BASIC> DETAILED DESCRIPTION - Payor and payee are registered with  
electronic identifier, biometric sample, payor checking amount and  
payee identification data. Payee identification data comprises payee  
hardware ID code, payee telephone number, payee E-mail address, payee  
digital certificate code, payee account index, payee financial account  
number, payee biometric and payee biometric and personal identification  
number (PIN) **combination**. **Transaction** amount comprises price  
**information**, list of goods and services, payee name, date or time,  
location or invoice number. Biometric sample comprises finger print,  
facial scan, retinal image, iris scan and voice print. An INDEPENDENT  
CLAIM is also included for tokenless **electronic check** authorization  
device.

USE - For performing tokenless **electronic check** to perform  
**transaction** between payor and payee.

ADVANTAGE - Provides financial **transaction** computer system that  
eliminates need for payor to possess personalized man-made tokens to  
authorize **transaction**. Since the system is capable of verifying  
payors unique personal identity instead of verifying possession of  
personalized objects and **information**, cost effective financial  
**transaction** system that is practical, convenient and easy to use is  
realized. The computer system is altered in case of reregistration of  
payor and during biometric theft, payors personal identification number  
is changed when payor's biometric sample is determined to be  
fraudulently duplicated. Thus highly secured access is enabled and  
resistant to fraudulent **transaction** authorization attempts by  
unauthorized user's is also improved.

DESCRIPTION OF DRAWING(S) - The figure shows the tokenless system  
to authorize ACH **transaction**.  
pp; 43 DwgNo 7/7|

DE- <TITLE TERMS> ELECTRONIC; CHECK; FINANCIAL; **TRANSACTION**; COMPARE;  
INPUT; VALUE; DATA; PERTAIN; **TRANSACTION**; REGISTER; DATA; ELECTRONIC;  
CHECK; SUCCESS; COMPARE|

DC- T01; T04; W01; W02|

IC- <MAIN> G06F-001/08|

IC- <ADDITIONAL> G06F-017/60; G06K-005/00; G06K-009/00; G06K-009/78;  
H04K-001/00; H04L-009/32|

MC- <EPI> T01-J05A; T01-K01; T04-B; T04-D; T04-D04; W01-A05B; W02-L05|

FS- EPI||

15/4/18 (Item 18 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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IM- \*Image available\*

AA- 2000-548881/200050|

XR- <XRPX> N00-406086|

TI- Interactive billing system for telecommunications, has web server to  
send telecommunication transaction information to billing server for  
prescribed data request based on user command via thin web client  
interface|

PA- TERRY A (TERR-I); INT THINKLINK CORP (ITTH-N)|

ARAGON D B; ELISCHER V P; TUMENBATUR I|  
 NC- 009|  
 NP- 005|  
 PN- EP 344742 A 19891206 EP 89109829 A 19890531 198949 B|  
 PN- US 5040226 A 19910813 US 88200143 A 19880531 199135  
 PN- US 5193121 A 19930309 US 88200143 A 19880531 199312  
 <AN> US 91740165 A 19910815  
 PN- EP 344742 B1 19951102 EP 89109829 A 19890531 199548  
 PN- DE 68924669 E 19951207 DE 624669 A 19890531 199603  
 <AN> EP 89109829 A 19890531|  
 AN- <LOCAL> EP 89109829 A 19890531; US 88200143 A 19880531; US 88200143 A  
 19880531; US 91740165 A 19910815; EP 89109829 A 19890531; DE 624669 A  
 19890531; EP 89109829 A 19890531|  
 AN- <PR> US 88200143 A 19880531; US 91740165 A 19910815|  
 CT- A3...9041; EP 115189; EP 146351; No-SR.Pub|  
 FD- EP 344742 A  
 <DS> (Regional): AT CH DE FR GB IT LI NL  
 FD- US 5193121 A G06K-009/00 Cont of application US 88200143  
 Cont of patent US 5040226  
 FD- EP 344742 B1 G06K-009/00  
 <DS> (Regional): AT CH DE FR GB IT LI NL  
 FD- DE 68924669 E G06K-009/00 Based on patent EP 344742|  
 LA- EP 344742(E<PG> 10); US 5193121(9); EP 344742(E<PG> 17)|  
 DS- <REGIONAL> AT; CH; DE; FR; GB; IT; LI; NL|  
 AB- <BASIC> EP 344742 A

A method for processing financial **transaction** documents in which predetermined numeric fields contain handwritten numerical entries are automatically located in the pixel array. The numeric fields are subjected to character recognition analysis and a confidence level is associated with each such numeric field according to the degree of recognition.

The **transaction** is automatically balanced from the **data** in the system by computing a **combined** value of the recognised amount making up a **transaction** and comparing with the **transaction** total; this computation and comparison is performed automatically, without human intervention.

ADVANTAGE - Greatly speeds up processing of financial documents.

2/3|

AB- <EP> EP 344742 B

A method of processing document to record handwritten numerical entries, said documents including a plurality of first document types and a second document type, each said first document type having a predetermined field containing a handwritten numerical entry and said second document type having a predetermined field containing a numerical entry representing the combined value of the numerical entries of said first document types, said method comprising the steps of locating said predetermined fields; segmenting said predetermined fields into segments, each containing an individual character of the numerical entry of the associated predetermined field; subjecting each said character segment to character recognition analysis so as to associate a character therewith; assigning a character confidence level to each said character representing the accuracy with which the associated character was recognised; deriving an overall confidence level for each numerical field from the associated character confidence levels; automatically computing the combined value of the recognized numerical entries for said first document type; automatically recognizing the numerical entry value of said second document type; comparing said computed combined value with the recognized numerical value of said second document type to verify whether said computed combined value and said recognised value match; if said computed and recognized values fail to match, displaying the images of the recognized numerical entries having low confidence levels whereby a key operator may enter correct numeral entries for the displaying images;

Search Report from Ginger D. Roberts

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 1991-178273/199124|

XR- <XRPX> N91-136520|

TI- Point of sale system - includes two levels of processor nodes with each processor having transaction file and router-schedule software|

PA- VIATA CORP (VIAT-N)|

AU- <INVENTORS> CARROLL M R; MILLS D G; SMALL J A|

NC- 024|

NP- 002|

PN- WO 9107725 A 19910530 199124 B|

PN- AU 9169035 A 19910613 199137|

AN- <PR> US 89439981 A 19891121|

CT- NoSR.Pub|

FD- WO 9107725 A

<DS> (National): AU BR CA FI HU JP KP KR NO RO SU

<DS> (Regional): AT BE CH DE DK ES FR GB GR IT LU NL SE|

DS- <NATIONAL> AU BR CA FI HU JP KP KR NO RO SU|

DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LU; NL; SE|

AB- <BASIC> WO 9107725 A

The RPSOH processor includes a master transaction screening database, and facilities for maintaining up-to-date screening data and complete transaction data in all PSOP's; the point of sale/use system also includes Point of Sale Terminals (PSOT's), each one having an assigned identification code. These PSOT's are connected in parallel to a single standard port of the associated PSOP. Each processor comprises a finite state software operating system controller, termed a router/scheduler, which is adapted to implement the specific tasks assigned to a processor, as well as manages all of the hardware and software resources of a processor in accordance with a defined priority plan for ordering task execution.

Each PSOP has a complete transaction file, which includes transactions processed by other PSOP's, and making it possible to generate **consolidated transaction** reports at a terminal of each PSOP. The primary task assigned to a RPSOH is to establish frequent communication with the PSOP's for the purpose of sending up-to-date screening and transaction data to each PSOP.

USE/ADVANTAGE - Commercial transactions applications, banking, insurance, shipping etc. Improved Point of Sale Processing system with enhanced effectiveness, better operating characteristics, greater security and reduced cost. (86pp Dwg.No.1/16|

DE- <TITLE TERMS> POINT; SALE; SYSTEM; TWO; LEVEL; PROCESSOR; NODE; PROCESSOR; TRANSACTION; FILE; ROUTER; SCHEDULE; SOFTWARE|

DC- T01; T05|

IC- <ADDITIONAL> G06F-015/24|

MC- <EPI> T01-J05A; T05-L|

FS- EPI||

15/4/28 (Item 28 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 1989-358157/198949|

XR- <XRPX> N89-272250|

TI- Method of processing handwritten documents - performing histogram analysis of character pixel array, e.g. for bank check or credit card draft|

PA- TRW FINANCIAL SYST (THOP ); TRW FINANCIAL SYSTEMS INC (THOP )|

AU- <INVENTORS> ARAGON D; ELISCHER V E; FUMANBATUR I; JOHNSON M; KERET I;

August 27, 2002 28 14:59

Search Report from Ginger D. Roberts

MC- <EPI> T01-D01; T01-H01B3A; T04-D04; T04-K01; T05-G; T05-H02C5C|  
FS- EPI||

15/4/20 (Item 20 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2000-376718/200032|

XR- <XRPX> N00-282835|

TI- Smart card e.g. credit and debit cards, has programming unit which  
processes individual **transaction** so as to **consolidate** them into  
**consolidated** log of **transaction** |

PA- NCR INT INC (NATC )|

AU- <INVENTORS> ROSSMANN W D; SAVAGE J G|

NC- 024|

NP- 002|

PN- WO 200028490 A1 20000518 WO 99GB3678 A 19991108 200032 B|

PN- EP 1125261 A1 20010822 EP 99952722 A 19991108 200149

<AN> WO 99GB3678 A 19991108|

AN- <LOCAL> WO 99GB3678 A 19991108; EP 99952722 A 19991108; WO 99GB3678 A  
19991108|

AN- <PR> GB 9824420 A 19981107|

FD- WO 200028490 A1 G07F-007/10

<DS> (National): BR CN JP US ZA

<DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

FD- EP 1125261 A1 G07F-007/10 Based on patent WO 200028490

<DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT  
SE|

LA- WO 200028490 (E<PG> 16); EP 1125261 (E) |

DS- <NATIONAL> BR CN JP US ZA|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE|

AB- <PN> WO 200028490 A1|

AB- <NV> NOVELTY - An input-output unit enables card to receive and  
transmit data regarding individual financial transactions. A RAM (13)  
including secured and unsecured areas (13a,13b) is provided for logging  
the **transactions** individually. A programming unit processes  
individual **transaction** so as to **consolidate** them into **consolidated**  
log of **transaction** . |

AB- <BASIC> DETAILED DESCRIPTION - The programming unit is operable to  
transfer and consolidate data from unsecured area into secured area of  
storage. The programming unit is operable selectively either to  
authorize and process automated financial transactions or to process  
manual transactions. An INDEPENDENT CLAIM is also included for smart  
card operation method.

USE - In e.g. credit card and debit card used to receive and  
transmit data regarding individual financial transactions used with  
automated teller machine, point of sale terminal, data processor such  
as PC, personal digital assistant (PDA) or self service terminal.

ADVANTAGE - Enables conducting both automatic and manual  
**transactions** and capability of recording financial **transactions** in  
both unsecured and secured **transaction** logs. Enables user to conduct  
**consolidation** of all the financial **transactions** so as to provide  
ready access to financial statement which indicates the cash flow  
situation of user.

DESCRIPTION OF DRAWING(S) - The figure illustrates the smart card.

RAM (13)

Secured and unsecured areas (13a,13b)

pp; 16 DwgNo 1/2|

DE- <TITLE TERMS> SMART; CARD; CREDIT; DEBIT; CARD; PROGRAM; UNIT; PROCESS;  
INDIVIDUAL; TRANSACTION; SO; CONSOLIDATE; CONSOLIDATE; LOG; TRANSACTION



Search Report from Ginger D. Roberts

AU- <INVENTORS> TERRY A; O'NEAL S C; TERRY G A|  
NC- 020|  
NP- 002|  
PN- WO 200045583 A1 20000803 WO 2000US1538 A 20000121 200050 B|  
PN- US 20010012346 A1 20010809 US 99240893 A 19990129 200147|  
AN- <LOCAL> WO 2000US1538 A 20000121; US 99240893 A 19990129|  
AN- <PR> US 99240893 A 19990129|  
FD- WO 200045583 A1 H04M-015/00  
    <DS> (National): JP  
    <DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE|  
LA- WO 200045583 (E<PG> 42)|  
DS- <NATIONAL> JP|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC;  
    NL; PT; SE|  
AB- <PN> WO 200045583 A1|  
AB- <NV> NOVELTY - A web server (304) sends telecommunication transaction  
    information to billing server (302), to request for prescribed data  
    request based on user command via thin web client interface and  
    provides the prescribed data to user. The prescribed data distinguishes  
    two telecommunication transaction records.|  
AB- <BASIC> DETAILED DESCRIPTION - The billing server maintains and queries  
    telecommunication transaction records in response to request for  
    prescribed data. Each of the telecommunication transaction records  
    documents a specific telecommunication event. The thin web client  
    interface is a web browser capable of processing HTML-compatible web  
    pages. INDEPENDENT CLAIMS are also included for the following:  
        (a) method for providing access;  
        (b) telecommunication billing records;  
        (c) method for providing user with detailed long distance  
    telephonic transaction information, long distance transaction event  
    monitor  
    USE - For telecommunication service billing. Also for providing on  
    line access to transaction details and corresponding charges relating  
    to telecommunication account.  
    ADVANTAGE - The manager can access the details on line required to  
    analyze and reconcile communicating charges. Enables subscriber to  
    access telecommunication charges for his/her account that have been  
    entered since previous consolidated bill was issued. The user need not  
    wait for monthly bill to scrutinize telecommunication account. Allows  
    user to search **consolidated** account and to view individual  
    telecommunication **transaction** records. The user does not require  
    special software applications to view detailed telecommunication  
    charges over internet.  
    DESCRIPTION OF DRAWING(S) - The figure shows the interactive,  
    consolidated billing mechanism.  
        Billing server (302)  
        Web server (304)  
        pp; 42 DwgNo 3/9|  
DE- <TITLE TERMS> INTERACT; BILL; SYSTEM; TELECOMMUNICATION; WEB; SERVE;  
    SEND; TELECOMMUNICATION; TRANSACTION; INFORMATION; BILL; SERVE;  
    PRESCRIBED; DATA; REQUEST; BASED; USER; COMMAND; THIN; WEB; CLIENT;  
    INTERFACE|  
DC- W01|  
IC- <MAIN> H04M-015/00|  
MC- <EPI> W01-A06B7; W01-C06|  
FS- EPI||

15/4/19 (Item 19 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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IM- \*Image available\*

# Search Report from Ginger D. Roberts

ADVANTAGE - Enables an entity to use multiple independent and potentially incompatible financial systems to facilitate, control and monitor its spending, purchasing and other financial activities, while enabling the entity to monitor and control all these activities in real-time. Automatically consolidates information from a number of financial systems into a single accounting system without time-consuming backroom procedures.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of a communications network including a number of financial systems and the consolidating system.

Financial system (100)  
Customer service network (120)  
External financial systems (106)  
Merchant transaction network (601)  
Web-based purchasing system (620)  
Electronic data interchange network (640)  
Account clearing house (641)  
Electronic checking system (642)  
pp; 42 DwgNo 6/9|

DE- <TITLE TERMS> OPEN; ARCHITECTURE; SYSTEM; REAL; TIME; CONSOLIDATE;  
INFORMATION; MULTIPLE; FINANCIAL; SYSTEM|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A1; T01-M02A1|

FS- EPI||

15/4/23 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 1997-280642/199725|

XR- <XRPX> N97-232583|

TI- **Electronic commercial payment system** - uses tamper-proof electronic 'trusted agents' in **combination** with money modules to create secure **transaction** for handling commercial payments|

PA- CITIBANK NA (CITI-N)|

AU- <INVENTORS> ROSEN S S|

NC- 071|

NP- 018|

PN- WO 9708665 A1 19970306 WO 96US3824 A 19960322 199725 B|

PN- AU 9654264 A 19970319 AU 9654264 A 19960322 199728

PN- US 5671280 A 19970923 US 95521262 A 19950830 199744

PN- HU 9801636 A2 19981028 WO 96US3824 A 19960322 199850

<AN> HU 981636 A 19960322

PN- NZ 306096 A 19981028 NZ 306096 A 19960322 199901

<AN> WO 96US3824 A 19960322

PN- EP 886839 A1 19981230 EP 96911357 A 19960322 199905

<AN> WO 96US3824 A 19960322

PN- CN 1194049 A 19980923 CN 96196459 A 19960322 199906

<AN> WO 96US3824 A 19960322

PN- AU 699117 B 19981119 AU 9654264 A 19960322 199907

PN- JP 11500555 W 19990112 WO 96US3824 A 19960322 199912

<AN> JP 97510216 A 19960322

PN- EP 952562 A2 19991027 EP 96911357 A 19960322 199950

<AN> EP 99202502 A 19960322

PN- MX 9801523 A1 19980501 MX 981523 A 19980225 200007

PN- KR 99036292 A 19990525 WO 96US3824 A 19960322 200032

<AN> KR 98700960 A 19980209

PN- HU 218134 B 20000628 WO 96US3824 A 19960322 200039

<AN> HU 981636 A 19960322

PN- RU 2145437 C1 20000210 WO 96US3824 A 19960322 200048

AB- <BASIC> US 5596643 A

The system includes a stored value **transaction** network which includes a network **consolidation** device for receiving stored value information from at least one value storing transfer device. The received stored value information is then summarised to provide a consolidated portion of the received stored value information.

The value storing transfer device includes a data encryption device including an encryption key. A network settlement device is coupled to the network consolidation device for receiving the consolidated portion. It also performs network settlement of the stored value **transaction** network in accordance with the **consolidated** portion.

USE/ADVANTAGE - E.g. for automated transaction system. Convenient secure and self-validating transactions.

Dwg.11/13|

DE- <TITLE TERMS> VALUE; DETERMINE; SYSTEM; STORAGE; VALUE; TRANSACTION; SYSTEM; RECEIVE; STORAGE; VALUE; INFORMATION; CONSOLIDATE; PORTION; RECEIVE; STORAGE; VALUE; INFORMATION; RECEIVE; NETWORK; SETTLE; DEVICE|

DC- W01|

IC- <MAIN> H04L-009/00|

IC- <ADDITIONAL> H04L-009/30|

MC- <EPI> W01-A05A|

FS- EPI||

15/4/25 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 1996-370908/199637|

XR- <XRPX> N96-312082|

TI- Secure stored value transaction system for cash equivalent value exchange - has **transaction** network including **consolidation** and settlement devices with collection devices transmitting information to them|

PA- ELECTRONIC PAYMENT SERVICES INC (ELPA-N)|

AU- <INVENTORS> DAVIS T L; HART J A; RUSSELL J F; SEARS J W; TRICE P H|

NC- 001|

NP- 001|

PN- US 5544086 A 19960806 US 94316592 A 19940930 199637 B|

AN- <LOCAL> US 94316592 A 19940930|

AN- <PR> US 94316592 A 19940930|

FD- US 5544086 A G06F-157/00|

LA- US 5544086(34)|

AB- <BASIC> US 5544086 A

The system has numerous value transferring devices including a local device, a collection device, a consolidation device and a settlement device. A stored value transaction network includes a settlement device and a consolidation device coupled to the settlement device. A value transferring device applies stored value information to the consolidation device.

The consolidation device transmits a consolidated portion of the received to the settlement device to perform network settlement, in accordance with the consolidated portion, by the network settlement device. Collection devices within the network can transmit stored value information to the consolidation device and a consolidated portion of the stored value information of the consolidation devices can be used for network settlement. A further portion of the stored value information is transferred to a storage device.

ADVANTAGE - Allows secure and self-validating transactions. Provides simple and easy to use card.

Dwg.4/13|

DE- <TITLE TERMS> SECURE; STORAGE; VALUE; TRANSACTION; SYSTEM; CASH;

(6). The money modules establish a second cryptographically secure session.

The customer trusted agent provides remittance advice information to the merchant trusted agent, and the merchant trusted agent provides a commercial payment ticket to the customer trusted agent. Upon receiving the commercial payment ticket, the customer trusted agent initiates transfer of electronic money from the first to the second money module.

USE/ADVANTAGE - Facilitating **electronic** commercial **payments** without third party intermediaries. Enables **electronic** commercial **payments** from payer to payee without intermediaries.

Dwg.1/22|

AB- <US> US 5671280 A

A system for **electronic** commercial **payment** comprising:  
a customer trusted agent;  
a first money module associated with said customer trusted agent that securely communicates with said customer trusted agent;  
a merchant trusted agent that establishes a first secure session with said customer trusted agent by using cryptographic means;  
a second money module associated with said merchant trusted agent that securely communicates with said merchant trusted agent, and that establishes a second secure session with said first money module by using cryptographic means;

where said customer trusted agent provides a remittance advice information signal to said merchant trusted agent, and said merchant trusted agent provides a commercial payment ticket signal to said customer trusted agent;

where upon receiving said commercial payment ticket signal, said customer trusted agent initiates a transfer of electronic money from said first money module to said second money module.

Dwg.8D/22|

DE- <TITLE TERMS> ELECTRONIC; COMMERCIAL; PAY; SYSTEM; TAMPER; PROOF;  
ELECTRONIC; AGENT; COMBINATION; MONEY; MODULE; SECURE; **TRANSACTION** ;  
HANDLE; COMMERCIAL|

DC- T01; T05; W01|

IC- <MAIN> G06F-017/60; G06F-019/00; G07F-007/08; H04L-009/00|

IC- <ADDITIONAL> G06F-157-00|

MC- <EPI> T01-J05A1; T05-L02; W01-C05B3C|

FS- EPI||

15/4/24 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 1997-107836/199710|

DX- <RELATED> 1997-107835|

XR- <XRPX> N97-089240|

TI- Value determining system esp. in stored value transaction system - receives stored value information which is then summarised to provide consolidated portion of received stored value information, that is then received by network settlement device|

PA- ELECTRONIC PAYMENT SERVICES INC (ELPA-N)|

AU- <INVENTORS> DAVIS T L; HART J A; RUSSELL J F; SEARS J W; TRICE P H|

NC- 001|

NP- 001|

PN- US 5596643 A 19970121 US 94316662 A 19940930 199710 B

<AN> US 96581012 A 19960103|

AN- <LOCAL> US 94316662 A 19940930; US 96581012 A 19960103|

AN- <PR> US 94316662 A 19940930; US 96581012 A 19960103|

FD- US 5596643 A H04L-009/00 Div ex application US 94316662|

LA- US 5596643(33)|

# Search Report from Ginger D. Roberts

<AN> RU 98105685 A 19960322  
 PN- EP 886839 B1 20001018 EP 96911357 A 19960322 200053  
 <AN> WO 96US3824 A 19960322  
 <AN> EP 99202502 A 19960322  
 PN- DE 69610719 E 20001123 DE 610719 A 19960322 200101  
 <AN> EP 96911357 A 19960322  
 <AN> WO 96US3824 A 19960322  
 PN- ES 2151157 T3 20001216 EP 96911357 A 19960322 200105  
 PN- CA 2229012 C 20020528 CA 2229012 A 19960322 200249  
 <AN> WO 96US3824 A 19960322|  
 AN- <LOCAL> WO 96US3824 A 19960322; AU 9654264 A 19960322; US 95521262 A 19950830; WO 96US3824 A 19960322; HU 981636 A 19960322; NZ 306096 A 19960322; WO 96US3824 A 19960322; EP 96911357 A 19960322; WO 96US3824 A 19960322; CN 96196459 A 19960322; WO 96US3824 A 19960322; AU 9654264 A 19960322; WO 96US3824 A 19960322; JP 97510216 A 19960322; EP 96911357 A 19960322; EP 99202502 A 19960322; MX 981523 A 19980225; WO 96US3824 A 19960322; KR 98700960 A 19980209; WO 96US3824 A 19960322; HU 981636 A 19960322; WO 96US3824 A 19960322; RU 98105685 A 19960322; EP 96911357 A 19960322; WO 96US3824 A 19960322; EP 99202502 A 19960322; DE 610719 A 19960322; EP 96911357 A 19960322; WO 96US3824 A 19960322; EP 96911357 A 19960322; CA 2229012 A 19960322; WO 96US3824 A 19960322|  
 AN- <PR> US 95521262 A 19950830|  
 CT- EP 172670; EP 421808; US 4926325; WO 9308545; WO 9310503|  
 FD- WO 9708665 A1 G07F-007/08  
 <DS> (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN  
 <DS> (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG  
 FD- AU 9654264 A G07F-007/08 Based on patent WO 9708665  
 FD- HU 9801636 A2 G07F-007/08 Based on patent WO 9708665  
 FD- NZ 306096 A G07F-007/08 Based on patent WO 9708665  
 FD- EP 886839 A1 G07F-007/08 Based on patent WO 9708665  
 <DS> (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE  
 FD- AU 699117 B G07F-007/08 Previous Publ. patent AU 9654264  
 Based on patent WO 9708665  
 FD- JP 11500555 W G06F-019/00 Based on patent WO 9708665  
 FD- EP 952562 A2 G07F-007/08 Div ex application EP 96911357  
 Div ex patent EP 886839  
 <DS> (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE  
 FD- KR 99036292 A G07F-007/08 Based on patent WO 9708665  
 FD- HU 218134 B G07F-007/08 Based on patent WO 9708665  
 FD- RU 2145437 C1 G06F-017/60 Based on patent WO 9708665  
 FD- EP 886839 B1 G07F-007/08 Related to application EP 99202502  
 Related to patent EP 952562  
 Based on patent WO 9708665  
 <DS> (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE  
 FD- DE 69610719 E G07F-007/08 Based on patent EP 886839  
 Based on patent WO 9708665  
 FD- ES 2151157 T3 G07F-007/08 Based on patent EP 886839  
 FD- CA 2229012 C G07F-007/08 Based on patent WO 9708665|  
 LA- WO 9708665 (E<PG> 80); US 5671280 (52); EP 886839 (E); JP 11500555 (82); EP 952562 (E); EP 886839 (E); CA 2229012 (E)|  
 DS- <NATIONAL> AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN|  
 DS- <REGIONAL> AT; BE; CH; DE; DK; EA; ES; FI; FR; GB; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SZ; UG; LI|  
 AB- <BASIC> WO 9708665 A

The system for **electronic commercial payment** includes a customer trusted agent associated with a money module (6), and merchant trusted agent that establishes a cryptographically secure session with the customer trusted agent and associated with a second money module

Search Report from Ginger D. Roberts

EQUIVALENT; VALUE; EXCHANGE; TRANSACTION; NETWORK; CONSOLIDATE; SETTLE;  
DEVICE; COLLECT; DEVICE; TRANSMIT; INFORMATION|  
DC- T01; T05; W01|  
IC- <MAIN> G06F-157/00|  
MC- <EPI> T01-J05A; T05-H02C5C; T05-L02; W01-A06B5|  
FS- EPI||

15/4/26 (Item 26 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- \*Image available\*  
AA- 1994-056613/199407|  
XR- <XRPX> N94-044502|  
TI- Payroll trust check system - processing check endorsed by payee  
including steps of micro-coding of data on face of check contg multiple  
withholdings|  
PA- GINERIS A J (GINE-I)|  
AU- <INVENTORS> GINERIS A J|  
NC- 001|  
NP- 001|  
PN- US 5285384 A 19940208 US 9319307 A 19930218 199407 B|  
AN- <LOCAL> US 9319307 A 19930218|  
AN- <PR> US 9319307 A 19930218|  
FD- US 5285384 A G06F-015/30|  
LA- US 5285384(9)|  
AB- <BASIC> US 5285384 A

The method of automatically transferring payroll withholdings comprising the steps of printing a number of bank checks each having printed thereon spaces for amounts for each of a number of withholdings associated with corresp withholding accounts, and bar codes printed thereon representing the particular withholding accounts corresp to the spaces for the number of withholdings, supplying a number of the bank checks to an employer, filling out the bank check, including the amounts representing the number of withholdings.

Then it is followed by processing checks endorsed by the payee including the steps of micro-coding the data on the face of the check including the number of withholdings, optically scanning the checks to read the micro-codes and bar codes and converting the micro-codes and bar codes to digital data for processing by a computer, processing the digital data to determine on the basis of the account number of the check, micro-codes and bar codes, the destination of a host system to which the withholding amounts for each withholding account are to be transferred, converting the withholding amount and withholding account information into a data format acceptable to each host system to which the withholding amounts are to be transferred, and electronically transferring the withholding amount and withholding account information to the appropriate host system.

USE/ADVANTAGE - For automatically isolating accumulating and transferring of appropriate tax withholding account. Simpler tax withholding procedure and **consolidating** it into single computer **transaction** fro each employer on daily basis.

Dwg.1/4|

DE- <TITLE TERMS> CHECK; SYSTEM; PROCESS; CHECK; ENDORSE; STEP; MICRO; CODE  
; DATA; FACE; CHECK; CONTAIN; MULTIPLE|  
DC- T01; T05; W01|  
IC- <MAIN> G06F-015/30|  
MC- <EPI> T01-H07C; T01-J05A1; T05-L02; W01-C05B3C|  
FS- EPI||

15/4/27 (Item 27 from file: 350)

Search Report from Ginger D. Roberts

|  
DC- T01; T04; T05|  
IC- <MAIN> G07F-007/10|  
IC- <ADDITIONAL> G07F-007/08|  
MC- <EPI> T01-H01B3A; T01-J05A1; T04-K02; T05-H02C5C; T05-L03C1|  
FS- EPI||

15/4/21 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2000-159909/200014|  
XR- <XRPX> N00-119308|  
TI- Discount providing method for credit transaction in discount credit network|  
PA- SHC DIRECT INC (SHCD-N)|  
AU- <INVENTORS> HARRIS J; KIRSCHNER D; PURDY J|  
NC- 001|  
NP- 001|  
PN- US 6014635 A 20000111 US 97986877 A 19971208 200014 B|  
AN- <LOCAL> US 97986877 A 19971208|  
AN- <PR> US 97986877 A 19971208|  
FD- US 6014635 A G06F-017/60|  
LA- US 6014635(16)|  
AB- <PN> US 6014635 A|  
AB- <NV> NOVELTY - Discount authorization request with membership number and participant transaction amount is given to a processor via a network. The processor compares the number to its associated transaction card account and issuer. Another request is given to transaction card issuer from processor. The processor receives a response signal of the proposed transaction from the issuer and forwards response signal.|  
AB- <BASIC> DETAILED DESCRIPTION - The participant is assigned a membership number which is associated with the transaction card account. The processor maintains membership numbers and the associated transactions card account in a database. An INDEPENDENT CLAIM is also included for discount system for credit transaction.  
USE - For providing discount for credit transaction to participants.  
ADVANTAGE - Since consolidated statement of the transactions utilizing particular membership number during the period is generated and sent to each corresponding statement, the original amount for the merchandise or services as debit along with discount applied to each such transaction as credit is provided.  
DESCRIPTION OF DRAWING(S) - The figure shows a representative process for processing transaction request.  
pp; 16 DwgNo 2/7|  
DE- <TITLE TERMS> DISCOUNT; METHOD; CREDIT; TRANSACTION; DISCOUNT; CREDIT; NETWORK|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
IC- <ADDITIONAL> G06F-007/00; G06F-015/30|  
MC- <EPI> T01-J05A1; T01-J05B4P|  
FS- EPI||

15/4/22 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

Search Report from Ginger D. Roberts

15/4/16 (Item 16 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2000-655247/200063|  
XR- <XRPX> N00-485664|  
TI- Commission distributing method in electronic fund transfer system,  
involves determining commission value for member based on which  
monetary payment is effected|  
PA- MASI L A (MASI-I)|  
AU- <INVENTORS> FOSKO J J; MASI L A; MASI M R|  
NC- 094|  
NP- 003|  
PN- US 6105001 A 20000815 US 97912214 A 19970815 200063 B|  
PN- WO 200208992 A2 20020131 WO 2000US20196 A 20000725 200215 N  
PN- AU 200063722 A 20020205 AU 200063722 A 20000725 200236 N  
<AN> WO 2000US20196 A 20000725|  
AN- <LOCAL> US 97912214 A 19970815; WO 2000US20196 A 20000725; AU 200063722  
A 20000725; WO 2000US20196 A 20000725|  
AN- <PR> US 97912214 A 19970815; WO 2000US20196 A 20000725; AU 200063722 A  
20000725|  
FD- WO 200208992 A2 G06F-017/60  
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU  
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW  
FD- AU 200063722 A G06F-017/60 Based on patent WO 200208992|  
LA- US 6105001(7); WO 200208992(E)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|  
AB- <PN> US 6105001 A|  
AB- <NV> NOVELTY - A commission management processor (27) connected to an  
electronic database (28) is operated based on **transaction data** from  
a **purchase** processing terminal (12), to record the business volume  
value in a member record. Based on the values recorded in other member  
records and member relating positional data in the hierarchy, a  
commission value for the member is determined and monetary payment is  
effected.|  
AB- <BASIC> DETAILED DESCRIPTION - The electronic database is organized to  
contain member records each identifying a bearer of non-cash payment  
device. A hierarchy of relationships among the member records is  
established and positional data is stored in association with the  
member records. The purchase processing terminal is operated to record  
a purchase by one of the members bearing a non-cash **payment** device.  
The **transaction data** is then electronically transmitted to the  
commission management processor.  
USE - In electronic fund transfer systems and non-cash  
point-of-sale **transaction** system for managing **purchase**  
**transactions** and for distributing **purchase** commissions among  
distributor and users of non-cash point-of-sale **transaction** systems.  
ADVANTAGE - Reduces promotional costs associated with attracting  
and maintaining card holders. Because the members of the organization  
would be motivated to use the organization's payment vehicle in  
preference to other payment vehicles, and since the members would also  
be desirous of achieving the requisite personal business volume to  
qualify for increased commissions, the members are more likely to make



# Search Report from Ginger D. Roberts

PN- FI 8603612 A 19870311 198723  
 PN- GB 2184919 A 19870701 GB 8616384 A 19860704 198726  
 PN- DK 8604302 A 19870311 198731  
 PN- PT 83346 A 19871020 198746  
 PN- US 4750201 A 19880607 US 86902253 A 19860829 198825  
 PN- ES 2002305 A 19880801 ES 861764 A 19860910 198926  
 PN- GB 2184919 B 19890816 198933  
 PN- CA 1266127 A 19900220 199015 N  
 PN- EP 216521 B1 19931103 EP 86306548 A 19860822 199344  
 PN- DE 3689251 G 19931209 DE 3689251 A 19860822 199350  
 <AN> EP 86306548 A 19860822|  
 AN- <LOCAL> EP 86306548 A 19860822; JP 86210854 A 19860909; GB 8616384 A 19860704; US 86902253 A 19860829; ES 861764 A 19860910; EP 86306548 A 19860822; DE 3689251 A 19860822; EP 86306548 A 19860822|  
 AN- <PR> GB 8522427 A 19850910|  
 CT- 1.Jnl.Ref; A3...8901; EP 115240; EP 88639; JP 61095660; No-SR.Pub; WO 8603915; WO 8702208|  
 FD- EP 216521 A  
 <DS> (Regional): BE DE FR IT LU NL SE  
 FD- US 4750201 A  
 FD- EP 216521 B1 H04M-017/02  
 <DS> (Regional): BE DE FR IT LU NL SE  
 FD- DE 3689251 G H04M-017/02 Based on patent EP 216521|  
 LA- EP 216521(E<PG> 13); US 4750201(9); EP 216521(E<PG> 26)|  
 DS- <REGIONAL> BE; DE; FR; IT; LU; NL; SE|  
 AB- <BASIC> EP 216521 A  
 A credit **transaction** authorisation device cooperates with an initiating pay phone credit **transaction** authorisation reader for setting up a path through the telecommunications network to the credit **transaction** equipment. The record **data** which are relevant to call-charge **payment** are transmitted over the path for validation and storage at the credit **transaction** equipment.  
 The path is then disconnected. The subscriber then sets up a further path through the network to a called subscriber for communication. Subsequently the further path is released and second record **data** are transmitted to the credit **transaction** equipment for **combination** with the head record **data** for call-charge **payment** processing.  
 ADVANTAGE - Payment for telephone calls is allowed using universal credit charge cards and credit cards issued by telephone services administration|  
 AB- <EP> EP 216521 B  
 A method of carrying out a credit **transaction** providing automatic call-charge **payment** of calls established through a telecommunications network from payphone instruments (P1), characterised in that co-operation of credit **transaction** authorisation means with an initiating payphone credit **transaction** authorisation reader means (CRM), causes the payphone to automatically set-up a path (NAP) through the telecommunications network to credit **transaction** equipment (CCE) at a location within the network, whereupon first record data (HEAD) (HD), being relevant to call-charge payment, is transmitted over the path (NAP), validated and stored at the credit **transaction** equipment (CCE), whereupon the path (NAP) is promptly disconnected, whereafter the subscriber sets-up a further path (NAP) through the network to a desired called subscriber for communication purposes, and wherein following the release of said further path, second record data (TAIL) (TD), also being relevant to said call-charge payment, and which is compiled in the payphone (P1), is subsequently transmitted to the credit **transaction** equipment (CCE) and **combined** with the first record **data** (HEAD) (HD) for call-charge **payment** processing.  
 Dwg.1/2|  
 AB- <GB> GB 2184919 B  
 Credit **transaction** arrangements for automatic call-charge

payments of calls established through a telecommunications network from payphone instruments, wherein co-operation of credit **transaction** authorisation means with an initiating payphone credit **transaction** authorisation reader means, causes the payphone to automatically set-up a path through the telecommunications network to credit **transaction** equipment at a location within the network, whereupon first record **data** (HEAD), being relevant to call-charge **payment**, is transmitted over the path, validated and stored at the credit **transaction** equipment, whereupon the path is promptly disconnected, whereafter the subscriber sets-up a further path through the network to a desired called subscriber for communication purposes, and wherein following the release of said further path, second record data (TAIL), also being relevant to said call-charge payment, and which is compiled in the payphone, is subsequently transmitted to the credit **transaction** equipment and **combined** with the first record **data** (HEAD) for call-charge **payment** processing.

AB- <US> US 4750201 A

The pay phone instrument (PI) is provided with a credit card reader (CRM) which when activated causes the pay phone (PI) to automatically set-up a path (NAP) through the telecommunications network to credit **transaction** equipment (CCE) at a remote location (NP) within the network. Initially, a first record data (HEAD), being relevant to prior call-charge payment, is transmitted over the path (NAP), validated and stored (CDS) at the credit **transaction** equipment (CCE), and the path is promptly disconnected. The subscriber then sets-up a communication path through the network to a desired called subscriber for communication purposes.

Following the release of the communication path, second record data (TAIL), also being relevant to the current call-charge payment, is compiled in the pay phone and subsequently transmitted to the credit **transaction** equipment (CCE) and **combined** with the first record **data** (HEAD) for call-charging **payment** purposes. A **data** base (DB) using a computer is concerned with the bill processing.

USE - Credit **transaction** arrangement for automatic call-charge **payment** of calls established via telecommunications network from pay phone telephone instruments (PI), using credit card|

DE- <TITLE TERMS> CREDIT; **TRANSACTION** ; ARRANGE; PAY; TELEPHONE; TELEPHONE  
; SYSTEM; SEND; DATA; RELEVANT; CALL; CHARGE; PAY; CREDIT; **TRANSACTION**  
; EQUIPMENT|

DC- T01; T05; W01|

IC- <MAIN> H04M-017/02|

IC- <ADDITIONAL> G07F-007/00; H04M-003/42; H04M-015/12|

MC- <EPI> T01-J05A; T05-H02; T05-H05; W01-C07A|

FS- EPI||

15/4/30 (Item 30 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

AA- 1983-700867/198327|

XR- <XRPX> N83-115363|

TI- Homogeneous hierarchical real-time business transaction system - having terminals at transaction interface level processing real-time aspects of complete transaction in respective working storage area|

PA- IBM CORP (IBMC ); TESCO STORES LTD (TESC-N)|

AU- <INVENTORS> GETZ M E; HARRIS C J; MCCONNELL P J; NORTON M L|

NC- 005|

NP- 004|

PN- EP 82225 A 19830629 EP 81306072 A 19811223 198327 B|

PN- US 4623964 A 19861118 US 82452364 A 19821222 198649

PN- EP 82225 B 19870506 198718

PN- DE 3176167 G 19870611 198724|

AN- <LOCAL> EP 81306072 A 19811223; US 82452364 A 19821222|  
 AN- <PR> EP 81306072 A 19811223|  
 CT- 1.Jnl.Ref; US 3596256; EP 14312; EP 22458; EP 6216; US 3956615|  
 FD- EP 82225 A  
     <DS> (Regional): DE FR IT  
 FD- EP 82225 B  
     <DS> (Regional): DE FR GB IT|  
 LA- EP 82225(E<PG> 31); EP 82225(E)|  
 DS- <REGIONAL> DE; FR; IT; GB|  
 AB- <BASIC> EP 82225 A

A host processor at the system apex is coupled to a first level of multiple processors each of which is coupled to controllers in a second level, each controller being coupled to the terminals at the third transaction interface level. The processors and controllers maintain complete copies of a system wide parameter set for the control of transactions interfaced by the terminals. Each terminal requests, from its controller, appropriate parameters for the current transaction when they are not in its working store and retains them for the duration of the transaction. Each terminal maintains for the duration of the transaction, an account of the transaction defined by records dominated by parameter and not by the transaction element. A facility traps system user interfacing messages, constructs and enqueues tasks from the messages and despatches processed messages. Another facility dequeues, processes and re-enqueues the tasks established by the first mentioned facility.

AB- <EP> EP 82225 B

A homogeneous hierarchial real time **transaction**, **consolidated** auditing and side processing business system having a host processor (10) at the apex which masters system parameters, performs auditing and is coupled to a first level of plural processors (11) each coupled to plural controllers (12) in a second level each provided for file maintenance and message exchange and coupled to plural terminals (13) in a third or transaction interface level, the processors and controllers maintaining complete copies of a system-wide parameter set for the control of transactions interfaced with the system via the terminals, and providing, apart from side processing facilities, a communications tree structure for the updating of the parameter set copied and the concentration of **transaction data for consolidated** auditing purposes, the terminals each including working storage maintaining input/output control programs and providing temporary storage for transaction data en route from the terminals to the supporting controllers, a transaction dealing with the purchase of (or equivalent operation in relation to) one or several elements by one customer from the owner (user) of the system on one occasion characterized in that (a) each terminal (13) is arranged to process the front line real time aspects of a complete individual transaction, element by element, or to complete a transaction started at another terminal, within its capacity adapted working storage (82) and to transmit the records of one transaction to the attached controller (12) at the end of each transaction; (b) each terminal is arranged to request from its supporting controller (12) the parameters particularly appropriate to the current transaction element when such are not resident in its working storage (82) and to retain such parameters in its working storage for the duration of the transaction; (c) each terminal (13) is arranged including adaption of its working storage capacity to maintain, for the duration of the t|

AB- <US> US 4623964 A

The business system, operating under a system wide parameter control, processes and encapsulates each transaction as a plurality of parameter dominated records in an input terminal, transmitting the records to an attached controller at the end of the transaction. Parameters, required but not stored in the terminal, are requested from the attached controller and stored for the duration of the transaction.

First level processors are provided with a tandem pair of facilities to trap, process and re-route system messages, all system interfaces being individually addressable. Additional force to interface paths are provided. Unit inputs incorporate parallel high speed buffers and a terminal record flushing mechanism is incorporated in each transaction terminal.

The buffers, mechanisms, and critical registers have their own standby power supplies. Terminals have switches to couple them to one of two alternate bus structures ideally to two different controllers, and the controllers maintain files dedicated to each potentially attached terminal as well as undedicated files.

ADVANTAGE - Permits transactions to be suspended and resumed without disruption, eliminates first level processor message bottle neck. (13pp)v|

DE- <TITLE TERMS> HOMOGENEOUS; HIERARCHY; REAL; TIME; BUSINESS; TRANSACTION  
; SYSTEM; TERMINAL; TRANSACTION; INTERFACE; LEVEL; PROCESS; REAL-TIME;  
ASPECT; COMPLETE; TRANSACTION; RESPECTIVE; WORK; STORAGE; AREA|  
DC- T01|  
IC- <ADDITIONAL> G06F-015/24|  
MC- <EPI> T01-J02; T01-J05|  
FS- EPI||

15/4/31 (Item 1 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- AUTOMATIC TRANSACTION DEVICE  
PN- 2002-042200 -JP 2002042200 A-  
PD- February 08, 2002 (20020208)  
AU- WADA MIKIO; MATSUMOTO SHIGEO; KOBAYASHI TAKASHI  
PA- GLORY LTD  
AN- 2000-224055 -JP 2000224055-  
AN- 2000-224055 -JP 2000224055-  
AD- July 25, 2000 (20000725)  
G07D-001/04; G07D-009/00  
AB- PROBLEM TO BE SOLVED: To provide an automatic transaction device capable of solving various kinds of problems caused by a separate installation of an automatic exchange device and an automatic payment transaction device. SOLUTION: The automatic transaction device relating to the present invention is provided with an automatic exchange mechanism for automatically carrying out an exchange transaction for exchanging a money of one form comprising of a bill or a coin or a combination thereof to a money of another form comprising a bill or a coin or a combination thereof; and an automatic payment transaction mechanism for automatically carrying out a payment transaction of public utility charges or another fee having a payment duty and using a predetermined payment note on which a payment transaction information regarding a transaction content is described. Of the respective mechanism parts constituting the automatic exchange mechanism and the automatic payment transaction mechanism, the mechanism parts being functionally common are co-used by the automatic exchange mechanism and the automatic payment transaction mechanism. COPYRIGHT: (C) 2002, JPO

15/4/32 (Item 2 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- ACCOUNT DATA PREPARATION METHOD, SETTLEMENT FILE PREPARATION METHOD, CONSOLIDATED ACCOUNTS METHOD, ACCOUNT DATA, INPUT PICTURE, RECORDING MEDIUM FOR ACCOUNT DATA PREPARING PROGRAM, SETTLEMENT FILE PREPARING PROGRAM AND CONSOLIDATED ACCOUNTS PREPARING PROGRAM

Search Report from Ginger D. Roberts

PN- 2001-325419 -JP 2001325419 A-  
PD- November 22, 2001 (20011122)  
AU- TSUCHIMOTO KAZUO; MIMA HIROSHI  
PA- NIPPON DIGITAL KENKYUSHO KK  
AN- 2000-143082 -JP 2000143082-  
AN- 2000-143082 -JP 2000143082-  
AD- May 16, 2000 (20000516)  
G06F-017/60; G06F-019/00

AB- PROBLEM TO BE SOLVED: To provide an account data preparation method, a settlement file preparation method and a consolidated accounts method or the like, by which consolidated accounts work can be remarkably simplified by performing collecting, totaling and settling processing of mutual journalizing data for performing consolidated accounts continuously from account processing of an individual company. SOLUTION: When the destination of a **transaction** is a **consolidated** company or a parent company, each of the parent company and the consolidated company inputs a consolidation code when inputting journalizing data and stores the consolidation code into account data as well. Next, a settlement file is prepared by inputting settlement adjusting account data or the like to the account file for the settlement period of each company on the final day of that period. Next, the parent company performs consolidating processing with the settlement file of the parent company while using the consolidation code as an axis on the basis of the settlement file of a consolidated company having the same settlement period as that of the parent company and the temporary settlement file of a consolidated company having a settlement period different from that of the parent company, and prepares a consolidated accounts statement by preparing a consolidated accounts file by inputting consolidated accounts adjusting account data. COPYRIGHT: (C)2001,JPO

15/4/33 (Item 3 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- METHOD AND DEVICE FOR PERFORMING ELECTRONIC CONSOLIDATED ACCOUNTS  
PN- 11-039409 -JP 11039409 A-  
PD- February 12, 1999 (19990212)  
AU- SHIINA HIROMITSU; TAKAHASHI NAOKI; JIYOUYUU SUMIO; SASADA HIROHIKO  
PA- HITACHI LTD  
AN- 09-196159 -JP 97196159-  
AN- 09-196159 -JP 97196159-  
AD- July 22, 1997 (19970722)  
G06F-019/00; G06F-017/60

AB- PROBLEM TO BE SOLVED: To reduce man-hour to create a consolidated accounts paper at the time of performing consolidated accounts of plural companies. SOLUTION: A relay storing part 170 of a server 220 relays **transaction information** that is transmitted between a **consolidated** object A company terminal 230 and a consolidated object B company terminal 240 and also stores it in a **transaction information** database 190. A **consolidation** processing part 120 of the server 220 creates a consolidated accounts paper from financial accounts information acquired from a financial accounts database 163, **information** except **transaction** acquired from an **information** except **transaction** database 166 and **transaction information** acquired from a **transaction information** database 190 in response to a **consolidated** accounts request that is received from a consolidated accounts terminal 250 and sends it to the terminal 250 through an outputting part 130. COPYRIGHT: (C)1999,JPO

15/4/34 (Item 4 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

Search Report from Ginger D. Roberts

CZ- (c) 2002 JPO & JAPIO. All rts. reserv. |  
TI- TARIFF PAYMENT PROCESSOR  
PN- 05-120519 -JP 5120519 A-  
PD- May 18, 1993 (19930518)  
AU- TAKESHITA OSAMU  
PA- CASIO COMPUT CO LTD [350750] (A Japanese Company or Corporation), JP  
(Japan)  
AN- 03-303842 -JP 91303842-  
AN- 03-303842 -JP 91303842-  
AD- October 24, 1991 (19911024)  
IC- -5- G07F-007/08; G06F-015/21; G07B-013/00  
CL- 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION  
PROCESSING -- Computer Applications); 46.1 (INSTRUMENTATION --  
Measurement)  
KW- R131 (INFORMATION PROCESSING -- Microcomputers & Microprocessors)  
SO- Section: P, Section No. 1607, Vol. 17, No. 491, Pg. 22, September 06,  
1993 (19930906)  
AB- PURPOSE: To inform the excess of the number of times of limitation when  
it occurs to limit the number of times of division payable by plural  
notes when a tariff of one **transaction** is paid.

CONSTITUTION: A CPU 11 counts the number of times of **payment** of one  
**transaction** at every **payment** in installments of the tariff of one  
**transaction** by using plural kinds of notes, and stores a count  
value in a number of times counter 20-1. The CPU 11 compares the  
count value in the number of times counter 20-1 with the number of  
limitation of **payment** of one **transaction** set in number of times  
setting memory 20-2 in advance. In such a case, when it exceeds the  
number of limitation, the **aggregate** of one **transaction** at present  
is compared with the tariff of one **transaction**, and when the  
**payment aggregate** of one **transaction** is less than the tariff of  
one **transaction**, an alarm tone is issued from a buzzer 17.

15/4/35 (Item 5 from file: 347)

FN- DIALOG(R)File 347:JAPIO |  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv. |  
TI- **TRANSACTION** PROCESSING SYSTEM  
PN- 63-120365 -JP 63120365 A-  
PD- May 24, 1988 (19880524)  
AU- MINEMATSU NOBUO  
PA- OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation),  
JP (Japan)  
AN- 61-267026 -JP 86267026-  
AN- 61-267026 -JP 86267026-  
AD- November 10, 1986 (19861110)  
IC- -4- G06F-015/30; G07D-009/00  
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines)  
KW- R087 (PRECISION MACHINES -- Automatic Banking); R107 (INFORMATION  
PROCESSING -- OCR & OMR Optical Readers)  
SO- Section: P, Section No. 767, Vol. 12, No. 370, Pg. 29, October 05, 1988  
(19881005)  
AB- PURPOSE: To reduce a load on an operator, etc., and to increase the  
processing speed together with improvement of customer service  
activity with a **transaction** processing system, by **combining** a  
number adding means and a file mechanism with two terminal equipments  
and at the same time adding an automatic number input mechanism to  
one of both terminal equipments.

CONSTITUTION: In a money receiving **transaction** mode, the  
**transaction** numbers are automatically collected by a number adding  
means and stored in a file mechanism together with input **data** in an

Search Report from Ginger D. Roberts

input mode of **transaction data** on a 1st line terminal equipment including the count of the received amount carried out by a cash processing machine. At the same time, the **transaction** number is printed on a slip via a bankbook/ slip printer of the 1st line terminal equipment. Then the bankbook and the slip are delivered to an operator from a teller. The **transaction** number is read by an automatic input mechanism or supplied manually when the slip is processed by a 2nd line terminal equipment. Then the **data** corresponding to the input **transaction** number is extracted out of the file mechanism and the **data** contents are confirmed. The **transaction result data** is printed on the bankbook and the slip by a bankbook/slip printer of the 2nd line terminal equipment. Then these bankbook and slip are returned to a customer. In a **payment transaction** mode, the teller receives the bankbook and the slip from the customer and performs the same processing.

?

?t17/4/all

17/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2002-426156/200245|

XR- <XRPX> N02-335097|

TI- Three-dimensional graphics processing system generates pixel values based on weighted color values to modify display state|

PA- SUN MICROSYSTEMS INC (SUNM )|

AU- <INVENTORS> DEERING M F|

NC- 096|

NP- 002|

PN- WO 200229718 A2 20020411 WO 2001US31195 A 20011004 200245 B|

PN- AU 200213032 A 20020415 AU 200213032 A 20011004 200254|

AN- <LOCAL> WO 2001US31195 A 20011004; AU 200213032 A 20011004|

AN- <PR> US 2000238200 P 20001004|

FD- WO 200229718 A2 G06T-000/00

<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FD- AU 200213032 A G06T-000/00 Based on patent WO 200229718|

LA- WO 200229718(E<PG> 41)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|

AB- <PN> WO 200229718 A2|

AB- <NV> NOVELTY - A rendering engine receives graphics primitives and generates two-dimensional field sample positions. A filtering engine reads the stored blur and color values for each sample positions and assigns filter coefficients based on positional measures with respect to filter center. Pixel values are computed based on the weighted color values, obtained by multiplying color value to coefficients to modify display states.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(a) Graphical data processing method; and

(b) Computer system.

USE - For generating and displaying high resolution three-dimensional graphical objects in head tracked stereo display system for graphics applications like video game, flight simulator, CAD application or three-dimensional virtual reality application.

ADVANTAGE - Enables to dynamically update the blur function in response to motion of the viewer's head and/or eyes, thus the virtual objects that reside in the depth neighborhood of concentration depth may appear relatively clear. Also, since the virtual objects are blurred based on the extent of their depth displacement, and the acquisition of sensor measurements and the computation of concentration depth are performed at a sufficiently high rate, the viewer does not perceive any adverse visual effects due to time-discontinuities in the depth-dependent blur. As the concentration depth values computed in response to sensor measurements are smoothed before being applied to the blur function update, the viewer who is attempting to redirect his/her gaze at a first virtual object to a second virtual object in front of the screen will be able to notice a more defined second



virtual object. Thus the probability of successful convergence on the second virtual object is increased. The viewer is enabled to very naturally view virtual objects as he/she would view physical objects in the real world.

DESCRIPTION OF DRAWING(S) - The figure shows the graphics pipeline for rendering samples in response to received graphics primitives.

pp; 41 DwgNo 6/12|

DE- <TITLE TERMS> THREE; DIMENSION; GRAPHIC; PROCESS; SYSTEM; GENERATE;  
PIXEL; VALUE; BASED; WEIGHT; COLOUR; VALUE; MODIFIED; DISPLAY; STATE|  
DC- P85; T01|  
IC- <MAIN> G06T-000/00|  
MC- <EPI> T01-J10B3B; T01-J10C4; T01-J15X|  
FS- EPI; EngPI||

17/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-306640/200235|

XR- <XRPX> N02-239725|

TI- Card **payment** for an Internet **transaction**, uses code **table** prepared when card is manufactured with server interrogation of user who must return correct entries from the code **table** |

PA- AMSELLEM Y (AMSE-I); BOUSKILA J (BOUS-I)|

AU- <INVENTORS> AMSELLEM Y; BOUSKILA J|

NC- 001|

NP- 001|

PN- FR 2812423 A1 20020201 FR 20009763 A 20000726 200235 B|

AN- <LOCAL> FR 20009763 A 20000726|

AN- <PR> FR 20009763 A 20000726|

LA- FR 2812423(18)|

AB- <PN> FR 2812423 A1|

AB- <NV> NOVELTY - The user cards (WSCn) carry a code **table** (TCn) and an identification code (CIn), which is recorded at the center (CEC) which manages card fabrication and controls transactions. The user transmits the ID code (CIn) to the center which sends positions of random elements. The user selects the required elements and returns them to the control center. If they match the transaction is authorized.|

AB- <BASIC> USE - Card **payment** for a **transaction** conducted over the Internet.

ADVANTAGE - Simple, low cost and effective method of securing card payments over the Internet.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the system.

User card (WSCn)

Code **table** (TCn)

Identification code (CIn)

pp; 18 DwgNo 1/6|

DE- <TITLE TERMS> CARD; PAY; TRANSACTION; CODE; **TABLE**; PREPARATION; CARD; MANUFACTURE; SERVE; INTERROGATION; USER; MUST; RETURN; CORRECT; ENTER; CODE; **TABLE** |

DC- T01; T05|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-N01A1; T05-H02C3; T05-L02|

FS- EPI||

17/4/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

Search Report from Ginger D. Roberts

IM- \*Image available\*  
 AA- 2002-234840/200229|  
 XR- <XRPX> N02-180183|  
 TI- Virtual keypad method of mobile phone for rapidly editing of message  
     **field** |  
 PA- INVENTEC CORP (INVE-N)|  
 AU- <INVENTORS> HE C; JANG J|  
 NC- 001|  
 NP- 001|  
 PN- TW 436723       A   20010528 TW 98121587       A   19981224 200229 B|  
 AN- <LOCAL> TW 98121587 A 19981224|  
 AN- <PR> TW 98121587 A 19981224|  
 AB- <PN> TW 436723 A|  
 AB- <NV> NOVELTY - Method involves **first displaying** corresponding  
     **virtual** key according to keypad **status** value, determining if  
     physical key has been pressed, and if pressed key is one of CCITT  
     standard keys, searching key value **table** to refer to key value and to  
     obtain virtual key value with default key status value and key value;  
     if virtual key value is virtual keypad switching pad, changing keypad  
     **status** value and calling keypad **display** module, in accordance with  
     virtual keypad switching key, to display corresponding virtual keypad  
     and further remove key value; otherwise calling keypad display module  
     to display virtual key value.|  
 AB- <BASIC> USE - Virtual keypad for mobile phone.  
     ADVANTAGE - Uses the standard keys specified in CCITT to combine  
     multi-functional keys for forming physical keypad and key value **table**  
     , allowing to generate the virtual keypad for improvement of data  
     key-in method.  
     DwgNo 1/1|  
 DE- <TITLE TERMS> VIRTUAL; METHOD; MOBILE; TELEPHONE; RAPID; EDIT; MESSAGE;  
     **FIELD** |  
 DC- T01; W01|  
 IC- <MAIN> G06F-003/00|  
 MC- <EPI> T01-C; W01-C01B8K; W01-C01D3C|  
 FS- EPI||

17/4/4        (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
 AA- 2001-570797/200164|  
 DX- <RELATED> 2002-048856|  
 XR- <XRPX> N01-425366|  
 TI- Legacy computer data modification method for e-commerce applications,  
     involves data relationship to Extensible Markup Language format|  
 PA- ELECTRONIC DATA SYSTEMS CORP (ELDA-N)|  
 AU- <INVENTORS> BALLANTYNE A M; HINES L M; SMITH M K|  
 NC- 021|  
 NP- 002|  
 PN- WO 200167289 A2 20010913 WO 2001US7177 A   20010307 200164 B|  
 PN- AU 200140068 A   20010917 AU 200140068   A   20010307 200204|  
 AN- <LOCAL> WO 2001US7177 A 20010307; AU 200140068 A 20010307|  
 AN- <PR> US 2000522277 A 20000309|  
 FD- WO 200167289 A2 G06F-017/00  
     <DS> (National): AU JP  
     <DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
     TR  
 FD- AU 200140068 A   G06F-017/00   Based on patent WO 200167289|  
 LA- WO 200167289(E<PG> 52)|  
 DS- <NATIONAL> AU JP|  
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC;

August 27, 2002 3 15:00

NL; PT; SE; TR|

AB- <PN> WO 200167289 A2|

AB- <NV> NOVELTY - The method provides Extensible Markup Language (XML) output by modifying underlying legacy program applications (16) to **report** data in XML format. A code generation engine (24) creates modified applications (18) by using a mapping engine (26) that generates modification specification and context **table** (22) by mapping a model (28) of write operations of the legacy system to an XML schema (32).|

AB- <BASIC> DETAILED DESCRIPTION - A writer engine (20) is called by the modified program applications to write XML output in the format of the XML scheme encoded by the context **table** .

INDEPENDENT CLAIMS are also included for the following:

(1) A system for outputting data in a XML format.

(2) A method for outputting data from a legacy computer system in XML format.

USE - The system can be used in different e-commerce applications such as storing **reports** in a data warehouse, Enterprise Application Integration (EAI) middleware for transfer of **data** between applications, **Electronic** Bill Presentation and **Payment** (EBPP), bill archiving and business intelligence.

ADVANTAGE - The system automatically modifies legacy computer system program applications to enable them to directly produce XML versions of outputted data. This enables an XML output to be directly available without a transformation of the data itself from a legacy computer format. Underlying program logic and business rules remain unaltered so that the functions of the legacy computer do not need to change. This enables a business enterprise greater accessibility to XML data without affecting computed values. Modification of the underlying legacy applications is less expensive, complex and time-consuming than transformation of the legacy system output into a XML format. The writer engine and context **table** ensure that a command to write an embedded XML function will include tags to previous functions and therefore produce an XML output that has the correct syntax. Tool support manages the modelling of the underlying program logic resulting in less time to modify the legacy system to the XML output. The direct generation of XML formatted data from legacy computer system reduces friction in information networks by making the transfer of information simpler. This reduces the cost of tracking information and reduces the time required to gather business intelligence. Customers can automatically analyze suppliers for Vendor Relationship Management (VRM) and suppliers can automatically analyze customers for Customers Relationship Management (CRM). Manufactures can automatically analyze markets for their products for Market Intelligence.

DESCRIPTION OF DRAWING(S) - The block diagram represents a code generation system networked to a legacy computer system.

Legacy program applications (16)

Modified legacy program applications (18)

Writer engine (20)

Context **table** (22)

Code generation engine (24)

Mapping engine (26)

Modeling engine (28)

XML schema (32)

pp; 52 DwgNo 1/8|

DE- <TITLE TERMS> COMPUTER; DATA; MODIFIED; METHOD; APPLY; DATA; RELATED; EXTEND; LANGUAGE; FORMAT|

DC- T01|

IC- <MAIN> G06F-017/00|

MC- <EPI> T01-F05A; T01-H07C5E; T01-J05A1; T01-J05A2; T01-J05B2; T01-J05B4A ; T01-J05B4P; T01-J11C1; T01-S01B|

FS- EPI||

17/4/5 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2001-367845/200138|

XR- <XRPX> N01-268350|

TI- Discount providing method for goods, services in simulated sales environment, involves receiving personal data from customer for reducing price of goods by prescribed discount|

PA- JOHNSON B (JOHN-I); PETKA D (PETK-I); RUSSELL D (RUSS-I); SINGER B A (SING-I)|

AU- <INVENTORS> JOHNSON B; PETKA D; RUSSELL D; SINGER B A|

NC- 037|

NP- 002|

PN- WO 200141032 A1 20010607 WO 2000US42323 A 20001129 200138 B|

PN- AU 200141376 A 20010612 AU 200141376 A 20001129 200154|

AN- <LOCAL> WO 2000US42323 A 20001129; AU 200141376 A 20001129|

AN- <PR> US 99168082 P 19991130|

FD- WO 200141032 A1 G06F-017/60

<DS> (National): AE AT AU BR BZ CA CH CN CU DE DK ES FI GB IL IN JP KR MA MX NO RU SE SG UA US

<DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

FD- AU 200141376 A G06F-017/60 Based on patent WO 200141032|

LA- WO 200141032(E<PG> 122)|

DS- <NATIONAL> AE AT AU BR BZ CA CH CN CU DE DK ES FI GB IL IN JP KR MA MX NO RU SE SG UA US|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; TR|

AB- <PN> WO 200141032 A1|

AB- <NV> NOVELTY - A response related to prescribed personal data field , is received from customer. Biometric sample from customer is collected and matched with biometric template associated with verified set of personal data field values to authenticate the sample. The price of deliverable goods, is reduced by prescribed discount independent of the value of prescribed personal data field , when personal data is received.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Payment settlement method;

(b) Purchasing method;

(c) Transaction method;

(d) Method for interacting with simulated inventory payment

settlement system;

(e) Verification system;

(f) Personal identifying device;

(g) Simulated inventory system;

(h) Information processor

USE - For secured payment and transaction processing of goods, service and property in simulated sales environment. For simulated inventory control in factory, package delivery depot, grocery, departmental stores, warehouse, vehicle showrooms, boatyard, shopping mall, etc. Also for inventories of libraries, funds, sperm banks, etc.

ADVANTAGE - No discount is provided when a discounter benefit function is less than an acceptable specified minimum value. Hence, the customer is not obligated to provide values for any personal data fields, thus retaining more control over the personal data , by which security in transaction is increased.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of personal identifying device.

pp; 122 DwgNo 1/14|

Search Report from Ginger D. Roberts

DE- <TITLE TERMS> DISCOUNT; METHOD; GOODS; SERVICE; SIMULATE; SALE;  
ENVIRONMENT; RECEIVE; PERSON; DATA; CUSTOMER; REDUCE; PRICE; GOODS;  
PRESCRIBED; DISCOUNT|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A|  
FS- EPI||

17/4/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2000-121462/200011|

XR- <XRPX> N00-092452|

TI- Automatic electronic money based accounts **settlement** system for  
online shopping in Internet - enables **settlement** of **electronic**  
money accounts, if **payment** reservation number is in accord with  
**payment** claim data output by money collection side apparatus|

PA- REEM PROPERTIES BV (REEM-N)|

NC- 001|

NP- 001|

PN- JP 11353372 A 19991224 JP 98146090 A 19980527 200011 B|

AN- <LOCAL> JP 98146090 A 19980527|

AN- <PR> JP 98146090 A 19980527|

FD- JP 11353372 A G06F-017/60|

LA- JP 11353372(16)|

AB- <BASIC> JP 11353372 A

NOVELTY - A payment reservation number is added to the **payment**  
reservation **information** generated by **payment** side apparatus (10).  
The added **information** is stored in a hard disk (11) as a reservation  
**information** table (11t). If the **payment** reservation number is in  
accord with **payment** claim data output by money collection side  
apparatus, electronic money accounts is settled.

USE - For automatic **settlement** of electronic money based accounts  
for online shopping in Internet.

ADVANTAGE - The **settlement** of accounts by electronic money is  
enabled based on each payment claim, on an individual basis.

DESCRIPTION OF DRAWING(S) - The figure shows explanatory drawing of  
automatic electronic money based accounts **settlement** system. (10)  
Money collection side apparatus; (11) Hard disk; (11t) Reservation  
information table .

Dwg.1/8|

DE- <TITLE TERMS> AUTOMATIC; ELECTRONIC; MONEY; BASED; ACCOUNT; SETTLE;  
SYSTEM; SHOPPING; ENABLE; SETTLE; ELECTRONIC; MONEY; ACCOUNT; PAY;  
RESERVE; NUMBER; ACCORD; PAY; CLAIM; DATA; OUTPUT; MONEY; COLLECT; SIDE  
; APPARATUS|

DC- P85; T01|

IC- <MAIN> G06F-017/60|

IC- <ADDITIONAL> G06F-019/00; G09C-001/00|

MC- <EPI> T01-J; T01-J05A|

FS- EPI; EngPI||

17/4/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 1997-445603/199741|

XR- <XRPX> N97-371224|

TI- Transaction administration method in financial transaction system e

.g. home **banking** , telephone banking - in which transaction is approved by host computer when acquired point information and area information is in accord with that of user area **table** |

PA- HITACHI LTD (HITA )|  
 NC- 001|  
 NP- 001|  
 PN- JP 9204480 A 19970805 JP 9611552 A 19960126 199741 B|  
 AN- <LOCAL> JP 9611552 A 19960126|  
 AN- <PR> JP 9611552 A 19960126|  
 FD- JP 9204480 A G06F-019/00|  
 LA- JP 9204480(12)|  
 AB- <BASIC> JP 9204480 A

The method involves detecting electromagnetic wave from a GPS satellite (11) by a recognition unit of a transaction unit (4). The transaction unit transmits transaction request along with acquired signal information to a host computer (14). A circuit connection unit adds area **information** along with **transaction** request **information** which is **output** to an administration unit (6-1) through a network (13).

The transaction is approved by the host computer, when the acquired point information and area information are in accord with point information from a user area **table** (61).

ADVANTAGE - Performs secure administration reliably. Corresponds to transaction request of user needing operator's assistance, quickly.

Dwg.1/14|

DE- <TITLE TERMS> TRANSACTION; ADMINISTER; METHOD; FINANCIAL; TRANSACTION; SYSTEM; HOME; BANK; TELEPHONE; BANK; TRANSACTION; APPROVE; HOST; COMPUTER; ACQUIRE; POINT; INFORMATION; AREA; INFORMATION; ACCORD; USER; AREA; **TABLE** |  
 DC- T01; T05|  
 IC- <MAIN> G06F-019/00|  
 IC- <ADDITIONAL> G07D-009/00|  
 MC- <EPI> T01-H07C5E; T01-J05A1; T01-J06B1; T05-L02|  
 FS- EPI||

17/4/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 1995-262645/199534|

XR- <XRPX> N95-201867|

TI- Computer **interface** for providing access to **transaction** **payment** networks - dynamically prompts user only for data applicable and necessary to complete particular transaction upon selection of desired payment initiation routine|

PA- FIRST CHICAGO CORP (FIRS-N)|

AU- <INVENTORS> LIDDY M A; NELSON L A; WAGNER C L; WETMORE C J|

NC- 001|

NP- 001|

PN- US 5424938 A 19950613 US 92960978 A 19921013 199534 B|

AN- <LOCAL> US 92960978 A 19921013|

AN- <PR> US 92960978 A 19921013|

FD- US 5424938 A G06F-015/30|

LA- US 5424938(266)|

AB- <BASIC> US 5424938 A

The **interface** has a **display** with a uniform **transaction** entry scree which **displays** to a user a number of data input fields common to each of the payment networks. Each data input **field** prompts for the **data** necessary for initiation of a **transaction** over any of the **payment** networks. The **data** necessary to a particular **transaction** is supplied to the **display** . The user is allowed to customise the

transaction entry screen in order to select one of the payment networks to be employed with the particular transaction.

A signal identifying the particular transaction and payment network selected is generated. Certain of the data input fields are enabled and disabled in response to the data received from the user. Interface logic is operative to transmit the signal and initiate the particular transaction employing the payment network selected.

ADVANTAGE - Capable of initiating monetary payment transaction over any number of differing payment networks.

Dwg.1/13|

DE- <TITLE TERMS> COMPUTER; INTERFACE; ACCESS; TRANSACTION; PAY; NETWORK;  
DYNAMIC; PROMPT; USER; DATA; APPLY; NECESSARY; COMPLETE; TRANSACTION;  
SELECT; PAY; INITIATE; ROUTINE|

DC- T01; T05|

IC- <MAIN> G06F-015/30|

MC- <EPI> T01-J05A1; T01-J12A; T01-M02A1; T05-L02|

FS- EPI||

17/4/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 1992-073389/199210|

XR- <XRPX> N92-055189|

TI- Damage loss claim processing appts. with activity logging - creates  
file for each case from initial transaction record consisting of  
keyboard-accessed preformatted screens displayed locally|

PA- ITT CORP (INTT ); HARTFORD FIRE INSURANCE CO (HART-N); INT TELEPHONE &  
TELEGRAPH CORP (INTT )|

AU- <INVENTORS> BARR R; BEAUCHESNE L; BENSON R; BURDICK M; DUFFY J;  
FLETCHER P; FRITZ D; GADDAS J R; GIRARDINI J; GUILMETTE R; HUGHES D;  
LAYTUBBY L; LONG J; MACHNICH C; MONTRESOR B; MOORE S; PATCH T; POLLNOW  
R; PRIGNON G; RETARTHA A; ROUND M J; ROUND M; MAYTUBBY L|

NC- 015|

NP- 004|

PN- EP 472786 A 19920304 EP 90309383 A 19900828 199210 B|

PN- CA 2024320 A 19920301 199224 N

PN- EP 472786 B1 19960313 EP 90309383 A 19900828 199615

PN- DE 69025935 E 19960418 DE 625935 A 19900828 199621

<AN> EP 90309383 A 19900828|

AN- <LOCAL> EP 90309383 A 19900828; EP 90309383 A 19900828; DE 625935 A  
19900828; EP 90309383 A 19900828|

AN- <PR> EP 90309383 A 19900828|

CT- 4.Jnl.Ref; EP 269875; US 4503499|

FD- EP 472786 A

<DS> (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

FD- EP 472786 B1 G06F-017/60

<DS> (Regional): AT BE CH DE DK ES FR GB GR IT LI LU NL SE

FD- DE 69025935 E G06F-017/60 Based on patent EP 472786

FD- CA 2024320 A G06F-015/403|

LA- EP 472786(E<PG> 80)|

DS- <REGIONAL> AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE; DK|

AB- <BASIC> EP 472786 A

The local data processing station (32) comprising printers (48, 52) and display I/O equipment (40) is linked to local and remote display stations (36, 34) and to a remote host computer (62) via telephone lines (56, 58, 64). Information received (in a notice of loss) is stored in a disc (42). A claims file is created for review on the supervisor's screen (70). The claim handler accesses various functions (diary, activity log, payment transaction etc.) through the keyboard (68). Printout is managed through a print queue.

ADVANTAGE - Work in process is tracked, response to telephone enquires is accelerated and paperwork reduced. (81pp Dwg.No.5/8|

AB- <EP> EP 472786 B

An automated work management system for an insurance company, comprising processing means (38, 62) for processing data related to an insurance claim, a storage means (42, 46) interconnected with said processing means, and including a data bank into which data can be written and from which data can be read, and a plurality of terminals (40, 50) having display means (70, 74) for displaying information that is displayed and retrieved and being electronically linked with said processing means, said processing means (38, 62) being cooperatively linked with at least one of said terminals and arranged to enable entry of data related to a submitted claim into said system and including means for accessing and retrieving insurance coverage data from said storage means for an insurance policy related to said submitted claim and arranged to link said coverage data with said submitted claim data, means for establishing a plurality of categories into which said submitted claim may be classified and arranged to present an operator at one of said terminals with a unique data entry format for each category, and means arranged to provide an interface between said operator and said terminal and to guide said operator in a preferred data input procedure;

routing means (56, 58) for routing data related to said submitted claim among said storage means and said terminals;

supervisory means associated with one of said terminals, said supervisory means providing an interface to a supervisory operator at said associated terminal, wherein in use an initial set of data related to said submitted claim is routed from said processing means to said supervisory means, whereupon said supervisory means operates to establish an assignment of said submitted claim to a staff member for further processing to create at least one diary data associated with said submitted claim for further action in respect of said claim, to set aside a reserve for an estimated value of said submitted claim, and to establish a unique tracking identifier for said submitted claim and wherein said supervisory means further operates to automatically monitor workload for staff members subject to assignment of claim processing tasks by said supervisory means and to provide a prompt for said supervisory operator in a case where one of said assignments would result in a workload for a staff member which was in excess of a predetermined guideline;

activity log means arranged to automatically create an activity log associated with and electronically linked to each said submitted claim wherein a **summary** of each activity undertaken with respect to said submitted claim during the processing of said claim by said insurance company is entered, along with a data at which said activity occurred, into said activity log, and further wherein said log entries are made automatically for a predefined subset of said activities;

text processing means including selectable, prestored form documents wherein said prestored form documents include predefined fields corresponding to data normally associated with at least one of said submitted claims, including data created during processing of said claim by said system, and further wherein one of said prestored form documents may be selected by an operator, and, upon such selection, said predefined fields will automatically be filled by corresponding data for a claim being processed by said operator and other required data for said selected form document will be supplied by an operator;

automatic payment means operating in response to an input request, for causing payments in respect to claims being processed by said system to be automatically generated in accordance with predetermined criteria, and wherein a request for a payment in excess of authority granted to a requestor will automatically be routed to said supervisory means;

search means for enabling an operator at one of said electronic



terminals to access a file related to a specific claim being processed by said system without having said unique tracking identifier associated with that claim, and based on minimal input information such as a claimant's surname;

directory **table** means linked to said storage means and accessible by said processing means and said terminals for providing an electronic directory of data, including address and telephone number, for a plurality of entities of interest to said insurer;

staff **table** means linked to said storage means for providing to said system and all of its components an electronic database of data for each staff person employed by said insurer; and

local data means (20) for establishing a specialized input/output format for use by a subset of said terminals cooperatively linked for performance of a predefined local function.

(Dwg.1/8|

DE- <TITLE TERMS> DAMAGE; LOSS; CLAIM; PROCESS; APPARATUS; ACTIVE; LOG;  
FILE; CASE; INITIAL; **TRANSACTION** ; RECORD; CONSIST; KEYBOARD; ACCESS;  
SCREEN; DISPLAY; LOCAL|  
DC- T01|  
IC- <MAIN> G06F-015/403; G06F-017/60|  
IC- <ADDITIONAL> G06F-015/21; G06F-015/40|  
MC- <EPI> T01-J05A2|  
FS- EPI||

17/4/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 1990-348636/199046|

XR- <XRPX> N90-266354|

TI- Transaction terminal for cable television - is for business or entertainment services, home shopping and similar applications|

PA- SCIENTIFIC-ATLANTA INC (SCAT ); SCIENTIFIC ATLANTA INC (SCAT )|

AU- <INVENTORS> JOHNSON L R; KUBAN C M; MYERS H L; SMITH E A; WILLIAMS F E|

NC- 004|

NP- 006|

PN- WO 9013088 A 19901101 199046 B|

PN- CA 2014791 A 19901020 199102

PN- AU 9054417 A 19901116 199107

PN- CN 1047598 A 19901205 199133

PN- US 5077607 A 19911231 US 89340642 A 19890420 199204

PN- CA 2014791 C 19960618 CA 2014791 A 19900418 199636|

AN- <LOCAL> US 89340642 A 19890420; CA 2014791 A 19900418|

AN- <PR> US 89340642 A 19890420|

CT- US 4321672; US 4451701; US 4553222; US 4674041; WO 8601962|

FD- CA 2014791 C H04N-007/173|

AB- <BASIC> WO 9013088 A

The diagram shows a transaction processing system using an adapted TV terminal with a keypad, teletext and management software, connected to cable TV. The system can be used for selecting items or services required by the user, followed by authorised payment.

Each terminal user is given a unique screen identifier for security. Each screen display is uniquely identified and has a key template for defining selection and **field** completion data. Global communications and a review of transactions are among the options available.

USE - Two-way interactive system with multiple choice screens.

Dwg.1/6|

AB- <US> US 5077607 A

The cable television transaction terminal has a keyboard for entry of selection and **field** completion data and a teletext screen

generator for actuating a visual display of teletext screens having selection items or completion fields. Each screen is uniquely identified and stored in terminal memory prior to display with an associated key template for defining selection and **field** completion **data**. A review of **transactions** is actuated by **display** of a first teletext screen and entry of an associated key response.

**Payment** for **transaction** is actuated by **display** of a second teletext screen and entry of an associated key response. For example, a hotel guest may check out of a hotel room without visiting the front desk via the cable television terminal in his room or order room service for delivery at a particular time.

ADVANTAGE - Is immediately responsive to user control|

DE- <TITLE TERMS> TRANSACTION; TERMINAL; CABLE; TELEVISION; BUSINESS;  
ENTERTAINMENT; SERVICE; HOME; SHOPPING; SIMILAR; APPLY|

DC- T01; T05; W02|

IC- <MAIN> H04N-007/173|

IC- <ADDITIONAL> G06F-015/24; G07F-005/18; H04N-007/17|

MC- <EPI> T01-J05A; T05-H; W02-F03A; W02-F05A|

FS- EPI||

17/4/11 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

AA- 1982-A0455J/198247|

TI- Terminal for financial transaction execution system - allows large number of transactions to be effected such as **electronic bill payment**, purchase of savings bonds, account check|

PA- IBM CORP (IBMC )|

AU- <INVENTORS> ANDERSON R W; GEE M L; MCMULLEN A K|

NC- 008|

NP- 002|

PN- EP 64592 A 19821117 EP 80102508 A 19800104 198247 B|

PN- EP 64592 B 19871028 198743|

AN- <LOCAL> EP 80102508 A 19800104|

AN- <PR> EP 82102508 A 19810511|

CT- FR 2378317; No-SR.Pub; US 3956615|

FD- EP 64592 A

<DS> (Regional): BE CH DE FR GB IT NL SE

FD- EP 64592 B

<DS> (Regional): BE CH DE FR GB IT NL SE|

LA- EP 64592(E<PG> 112); EP 64592(E)|

DS- <REGIONAL> BE; CH; DE; FR; GB; IT; NL; SE|

AB- <BASIC> EP 64592 A

At the customer terminal a keyboard provides for requests for a transaction by the customer and includes a credit card reader. The terminal searches for an entry in a financial institution **table** (100) based on data from the card identifying a particular institution. A segment storage device stores various message segments. A message storage device stores a communicated message including one or more message segment identifiers.

In the execution of a selected **transaction display** messages are generated by replacing each message segment identifier with a corresponding message segment selected from the segment storage (512) by the message segment identifier. The display messages are then displayed to the customer on a multiline **display** (34) at the **transaction** terminal. In this way more **information** is provided to the customer, making it easier for the customer to use the terminal.

3/24|

DE- <TITLE TERMS> TERMINAL; FINANCIAL; TRANSACTION; EXECUTE; SYSTEM; ALLOW;  
NUMBER; TRANSACTION; EFFECT; ELECTRONIC; BILL; PAY; PURCHASE; SAVE;  
BOND; ACCOUNT; CHECK|

Search Report from Ginger D. Roberts

DC- T01|  
IC- <ADDITIONAL> G06F-003/02; G06F-015/30; G07F-007/10|  
MC- <EPI> T01-C02; T01-J05|  
FS- EPI||

17/4/12 (Item 1 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- RECEPTION/PAYMENT DATA PROCESSOR FOR ACCOUNT  
PN- 11-154191 -JP 11154191 A-  
PD- June 08, 1999 (19990608)  
AU- IINO MITSUMASA  
PA- ARC KAIKEI CENTER KK  
AN- 09-321523 -JP 97321523-  
AN- 09-321523 -JP 97321523-  
AD- November 21, 1997 (19971121)  
G06F-019/00; G07D-009/00  
AB- PROBLEM TO BE SOLVED: To provide a reception/ **payment** data processor for automatically sorting reception/ **payment** data expressing the reception/ **payment** transaction contents of a bank account, and **outputting** these data so as to process them in the existent accounting system. SOLUTION: A reception/payment data processor 1 for account is provided with an input means 2 for inputting the reception/payment data showing the contents or the like of a bankbook, storage means 3 storing a **table** for making an account subject or name required for account sorting correspondent to the numerals or characters of reception/payment data as information required for transforming the reception/payment data to the desired format such as a deposit account book, transforming means 4 for transforming the reception/payment data inputted by the input means 2 to the desired format while referring to the information stored in the storage means 3, and output means 5 for outputting the data transformed by this transforming means 4. COPYRIGHT: (C)1999,JPO

17/4/13 (Item 2 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- ADVERTISEMENT/SELES SYSTEM FOR BOOK  
PN- 09-259189 -JP 9259189 A-  
PD- October 03, 1997 (19971003)  
AU- KATORI YOSHISHIGE  
PA- MITSUBISHI SOGO KENKYUSHO KK [488534] (A Japanese Company or Corporation), JP (Japan)  
AN- 08-093012 -JP 9693012-  
AN- 08-093012 -JP 9693012-  
AD- March 25, 1996 (19960325)  
IC- -6- G06F-017/60; G06F-019/00; G06F-017/30  
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications)  
AB- PROBLEM TO BE SOLVED: To provide a new advertisement/sales system for book with which the discription of a magazine desirable for a customer is sent while using an electronic mail and the price is electronically settled by utilizing an on-line information provision system.  
  
SOLUTION: Concerning the on-line system for providing information through a server, this system is provided with a scanner 2 for fetching image data D1 such as the **table** -of-contents(TOC) of magazine or the like into a client C1 of a network, input device 3 for fetching electronic copy data such as the TOC as character data D2, means 4 for compressing the fetched data D1 and D2 and transferring them to a server 1, and distributing means 8 for sending

Search Report from Ginger D. Roberts

the electronic mail to the server 1 or any other server. Further, on the side of the server 1, a means 1a is provided for transferring order data D3 to a client 6 of a book sales company corresponding to the order of a customer concerning the transferred data, and an on-line price payment settlement system 10 is provided for electronically settling the payment of the ordered price of the customer between a transaction financial institute 11 of the customer and an organization 11b of the company based on the instruction from the company side.

17/4/14 (Item 3 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- AUTOMATIC CASH TRANSACTION MACHINE  
PN- 05-101255 -JP 5101255 A-  
PD- April 23, 1993 (19930423)  
AU- ITO MICHIO; HOSHIYA HIDENORI  
PA- HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan);  
HITACHI CHUBU SOFTWARE KK [491081] (A Japanese Company or Corporation), JP (Japan)  
AN- 03-256327 -JP 91256327-  
AN- 03-256327 -JP 91256327-  
AD- October 03, 1991 (19911003)  
IC- -5- G07D-009/00; G06F-015/30; G06F-015/30; G07D-001/00; G07F-009/02  
CL- 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)  
KW- R087 (PRECISION MACHINES -- Automatic Banking)  
SO- Section: P, Section No. 1596, Vol. 17, No. 454, Pg. 108, August 19, 1993 (19930819)  
AB- PURPOSE: To enable even a beginner user to smoothly operate an automatic cash transaction machine with no confusion of insertion and reception of a medium by combining the illustrations and messages of insertion and reception of the medium for display of the screen operated and guided by the user on a display screen.  
CONSTITUTION: The illustrations and the messages which guide the operation of each medium are combined together when the medium is inserted and received for the screen display control carried out for each sequence procedure of the transaction operating guidance of a user. Thus a schematic layout of the medium inlet/outlet port and an illustration showing the operating procedure of an automatic cash transaction device are displayed at one time. That is, a control part 112 controls an entire unit of the transaction device and displays the preceding schematic layout and the number showing the operating procedure at a guidance display part 113 after the communication given to a center and right before the output of a detailed table in a card payment transaction for example. Then a card and a detailed table receiving chart are combined together and displayed. Furthermore the aural guidance is carried out to prevent the mistakes.

17/4/15 (Item 4 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- CONTROL SYSTEM FOR CASH TRANSACTION FACILITY  
PN- 62-127968 -JP 62127968 A-  
PD- June 10, 1987 (19870610)  
AU- HIRAYAMA KATSUHIKO  
PA- HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)  
AN- 60-267124 -JP 85267124-  
AN- 60-267124 -JP 85267124-  
AD- November 29, 1985 (19851129)

IC- -4- G06F-015/30; G07D-009/00

CL- 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines)

KW- R087 (PRECISION MACHINES -- Automatic Banking)

SO- Section: P, Section No. 636, Vol. 11, No. 345, Pg. 144, November 12,  
1987 (19871112)

AB- PURPOSE: To simplify the key operation of customers by retrieving a  
**table** at the end of each **transaction** and **displaying** a  
**transaction** selection pattern for the following **transaction** .

CONSTITUTION: When a transaction is finished and the next transaction is enabled through the discrimination processing, a control section 20 controls it so that a **transaction** selection pattern **table** from the **information** of branch number is retrieved and a customer operation pattern to select the next transaction is displayed. Since the pattern is used to allow the customer to select one out of transactions concretely, when the pattern is enough, the mode is transited to, e.g., the **payment transaction** by the transaction selection key entry. If a transaction is not concretely selected from the pattern, the transaction selection key entry offers an initial pattern. One key entry by a customer is enough in this way in general and two key entries are enough even in the worst case by using the same initial pattern as a conventional system, the number of operation times is reduced more for a multi-purpose automatic cash transaction facility.

17/4/16 (Item 5 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

CZ- (c) 2002 JPO & JAPIO. All rts. reserv. |

TI- AUTOMATIC TELLER MACHINE

PN- 62-050958 -JP 62050958 A-

PD- March 05, 1987 (19870305)

AU- TAMAMOTO SEIJI; NAITO TOSHIHARU

PA- HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

AN- 60-189587 -JP 85189587-

AN- 60-189587 -JP 85189587-

AD- August 30, 1985 (19850830)

IC- -4- G06F-015/30; G07D-009/00

CL- 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines)

KW- R087 (PRECISION MACHINES -- Automatic Banking)

SO- Section: P, Section No. 602, Vol. 11, No. 239, Pg. 161, August 06, 1987  
(19870806)

AB- PURPOSE: To output received total amount or total amount to be paid by  
voice and to confirm the amount by the visually handicapped user by  
providing a **table** to **output** in voice the **transaction** total  
amount in a memory of a automatic teller machine.

CONSTITUTION: A data bus 20 is connected to a CPU 2 of a cash automatic transaction device 1, the data of respective types of the transaction are inputted from a customer operating part 7, the paper money is received and paid from a paper money inlet-outlet part 13, the voice output data of the paragraph unit are stored into a memory 3, and calculation is executed in accordance with the transaction by the inputted data and the inputted paper money at a calculating part 21. In the memory 3, the **table** to **output** the **transaction** total amount by audio is provided. At the time of **payment transaction** , the total amount is calculated by the number of the paper money from a paper money receiving and paying part control mechanism 12 at the calculating part 21 and the data stored at the **table** of the memory 3 are outputted in voice from a speaker 11 based upon the data. At the time of the deposit transaction, by the total amount calculated

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by the calculating part 21 in accordance with the number of the  
inputted paper money, the amount is outputted from the speaker 11 by  
audio.

?

? show files;ds

File 348:EUROPEAN PATENTS 1978-2002/Aug W03

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020822,UT=20020815

(c) 2002 WIPO/Univentio

Set	Items	Description
S1	1329	PAYMENT(2W)TRANSACTION? ? OR PAYMENT(2W)SCHEME? ?
S2	2468	(ELECTRONIC OR ONLINE OR ON()LINE OR E) (2W) (BANKING OR CHECK? ? OR CHEQUE? ?) OR MARKETNET
S3	1559	(ELECTRONIC OR ONLINE OR ON()LINE) (3W) PAYMENT? ? OR EPAYMENT? ? OR E()PAYMENT? ?
S4	1124	FIRST(2W)VIRTUAL OR CLICKSHARE OR PAYME OR CHECKFREE OR CHECK()FREE OR FBOI OR FIRST(2W)BANK(2W)INTERNET
S5	78	LETSYSTEMS OR NETBILL OR NET()BILL OR NETCASH OR NET()CASH OR NETCHEQUE OR NET()CHEQUE OR NETPAY OR NET()PAY
S6	126	NETCHEX OR NET()CHEX OR MONDEX OR ELECTRONIC()FUNDS()CLEARINGHOUSE OR INTELL()A()CHECK OR NETFARE
S7	47260	(TRANSACTION? ? OR PURCHASE OR CHECK OR CHEQUE OR PAYMENT)-(6N) (DATA OR INFORMATION OR TRANSACTION? ?)
S8	1510595	DISPOSITION OR SETTLEMENT OR SUMMARY OR SUMMARIES OR RESOLUTION OR STATUS OR REPORT? ? OR DISPOSAL
S9	66434	(S7 OR S8) (6N) (DISPLAY? OR VIEW? OR SCREEN OR CHART? OR TABLE? OR GUI OR GRAPH? OR OUTPUT? OR INTERFACE?)
S10	2387	(COMBIN? OR AGGREGAT? OR CORRELAT? OR MAP?) (6N) S7
S11	530	(S1:S6) (S) S7 (S) S8
S12	503	(S1:S6) (S) S9
S13	97	(S1:S6) (S) S7 (S) S10
S14	147	CONSOLIDAT? (6N) S7
S15	239	S13 OR S14
S16	183	(S11:S12) (S) (FIELD OR TABLE OR TUPLE? ?)
S17	149	S16 NOT S15
S18	38	S9 (S) S13
S19	140	S9 (S) S16
S20	34	S18 AND IC=G06F

? t20/5,k/all

20/5,K/1 (Item 1 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,  
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,  
(JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,  
80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)  
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: \*\*\*\*\*G06F-017/60\*\*\*\*\*

ABSTRACT EP 950968 A1

The objective of the present invention is to provide a mobile

electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be quickly and precisely performed.

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990519 A1 International application (Art. 158(1))

Application: 991020 A1 Published application with search report

Examination: 991020 A1 Date of request for examination: 19990825

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

INTERNATIONAL PATENT CLASS: \*\*\*\*\*G06F-017/60\*\*\*\*\*

...SPECIFICATION in a retail store 13806 and is used in the store for settlements for which \*\*\*\*\*payment\*\*\*\*\* cards are used. The \*\*\*\*\*payment\*\*\*\*\* card terminal 13801 is connected across a communication line 13804 to a central system 13802...

...the statement of account (13813 and 13812), and thus terminates the settlement processing using the \*\*\*\*\*payment\*\*\*\*\* card.

Following this, the \*\*\*\*\*payment\*\*\*\*\* card 13801 transmits the amount of the payment that was subtracted from the balance on...the electronic payment card issuance message 6108 and the receipt 6109, the mobile user terminal \*\*\*\*\*displays\*\*\*\*\* the purchased electronic \*\*\*\*\*payment\*\*\*\*\* card on the LCD (\*\*\*\*\*display\*\*\*\*\* the electronic \*\*\*\*\*payment\*\*\*\*\* card: 6110). At this time, a dialogue message is also displayed on the LCD for ...

...is begun when the dialogue message for registering an electronic payment card for use is \*\*\*\*\*displayed\*\*\*\*\* on the LCD. To display the dialogue message for the use registration, the execution switch...a payment card certificate issuance message 6506, which includes a certificate for the registered electronic \*\*\*\*\*payment\*\*\*\*\* card.

Upon receiving the \*\*\*\*\*payment\*\*\*\*\* card certificate 6506, the mobile user terminal \*\*\*\*\*displays\*\*\*\*\* the registered electronic \*\*\*\*\*payment\*\*\*\*\* card on the LCD ("registered" is \*\*\*\*\*displayed\*\*\*\*\* as the state of the \*\*\*\*\*payment\*\*\*\*\* card) (\*\*\*\*\*display\*\*\*\*\* a registered \*\*\*\*\*payment\*\*\*\*\* card: 6507).

The \*\*\*\*\*payment\*\*\*\*\* card setup processing will now be described.

The \*\*\*\*\*payment\*\*\*\*\* card setup process is a process for, in accordance with a contract entered into by...

...automatic vending machine 104 is also updated.

In Fig. 68 is shown the payment card \*\*\*\*\*settlement\*\*\*\*\* processing



performed by the mobile user terminal 100 and the merchant terminal 102 or 103...

...user terminal to the payment card mode, employs the function switch (F1 or F2) to \*\*\*\*\*display\*\*\*\*\* a \*\*\*\*\*payment\*\*\*\*\* card to be used for the \*\*\*\*\*payment\*\*\*\*\*, and enters the payment amount using the number key switches. Then, while directing the infrared...the mobile user terminal 100 and the automatic vending machine 104.

First, the user selects "\*\*\*\*\*purchase\*\*\*\*\*" from the operating menu that is \*\*\*\*\*displayed\*\*\*\*\* on the touch panel LCD of the automatic vending machine (purchase start operation 6900). The...

...and the total amount charged for the selected products, and the button for starting the \*\*\*\*\*payment\*\*\*\*\* operation (\*\*\*\*\*display\*\*\*\*\* "waiting for the payment start operation": 6903).

When the user presses the payment operation start...

...automatic vending machine displays, on the LCD, a message permitting the user to start the \*\*\*\*\*payment\*\*\*\*\* operation using the electronic \*\*\*\*\*payment\*\*\*\*\* card (\*\*\*\*\*display\*\*\*\*\* "waiting for the \*\*\*\*\*payment\*\*\*\*\* operation": 6905).

The user sets the mobile user terminal to the payment card mode, employs...is initiated when the users A and B orally agree to the transfer of an \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payment\*\*\*\*\* card.

First, user A sets the mobile user terminal to the \*\*\*\*\*payment\*\*\*\*\* card mode, and employs the function switch (F1 or F2) to display on the LCD...

...payment card that is to be transferred. User A depresses the function switch (F3) to \*\*\*\*\*display\*\*\*\*\* the operating menu for the electronic \*\*\*\*\*payment\*\*\*\*\* card, and selects "\*\*\*\*\*payment\*\*\*\*\* card transfer." Thereafter, the user A depresses the execution switch while directing the infrared communication port toward the infrared communication port of the mobile user terminal of user B (\*\*\*\*\*payment\*\*\*\*\* card transfer operation 7500). Then, via infrared communication, the mobile user terminal belonging to user...

...whether the transfer process with the service server (the process for downloading a transferred electronic \*\*\*\*\*payment\*\*\*\*\* card from the service providing system) should be performed immediately ( \*\*\*\*\*display\*\*\*\*\* the transfer certificate: 7509).

The dialogue message includes two operating menus: "transfer request" and "cancel...Upon receiving the payment card transfer message 7512, the mobile user terminal of user B \*\*\*\*\*displays\*\*\*\*\* the electronic \*\*\*\*\*payment\*\*\*\*\* card on the LCD (\*\*\*\*\*display\*\*\*\*\* the electronic \*\*\*\*\*payment\*\*\*\*\* card: 7513). The \*\*\*\*\*payment\*\*\*\*\* card transfer processing is thereafter terminated.

Next, an explanation will be given for digital wireless...

...a payment card to be transferred. User A then depresses the function switch (F3) to \*\*\*\*\*display\*\*\*\*\* the operating menu for the electronic payment card. The user selects "payment card transfer" and...

...transfer offer 7501, the mobile user terminal of user B examines the contents of the \*\*\*\*\*payment\*\*\*\*\* card transfer offer 7501, and \*\*\*\*\*displays\*\*\*\*\* on the LCD the contents of the electronic payment card that is to be transferred (\*\*\*\*\*display\*\*\*\*\* transfer offer: 7502).

The user B confirms the contents \*\*\*\*\*displayed\*\*\*\*\* on the LCD, and depresses the execution switch (transfer offer acceptance operation 7503). Then, through...

...A, a payment card transfer offer response 7504, which is a response message for the \*\*\*\*\*payment\*\*\*\*\* card transfer offer 7501.

The mobile user terminal of user A displays on the LCD the contents of

the received payment card transfer offer response 7504 (\*\*\*\*\*display\*\*\*\*\* the transfer offer response: 7505). Thereafter, via digital wireless telephone communication, the mobile user terminal transmits to the mobile user terminal of user B a \*\*\*\*\*payment\*\*\*\*\* card transfer certificate 7506, which is a message corresponding to a certificate for the transfer of the \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payment\*\*\*\*\* card to user B.

The mobile user terminal of user B examines the received \*\*\*\*\*payment\*\*\*\*\* card transfer certificate 7506 and via digital wireless telephone communication transmits a payment card receipt 7507, which is a message stating that the \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payment\*\*\*\*\* card has been transferred to user B, to the mobile user terminal of user A...

...includes the electronic payment card that is being transferred by user A.

Upon receiving the \*\*\*\*\*payment\*\*\*\*\* card transfer message 7512, the mobile user terminal of user B \*\*\*\*\*displays\*\*\*\*\* the electronic payment card on the LCD (\*\*\*\*\*display\*\*\*\*\* the electronic payment card: 7513). The \*\*\*\*\*payment\*\*\*\*\* card transfer processing is thereafter terminated.

In Fig. 78 is shown the electronic payment card...A.

Upon receiving the telephone card receipt 7607, the mobile user terminal of user A \*\*\*\*\*displays\*\*\*\*\* on the LCD a transfer completion message (display transfer completion: 7608). The processing for the...

20/5,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2002 European Patent Office. All rts. reserv.

00306062

Digital data processing system.

Digitales Datenverarbeitungssystem.

Systeme du traitement de donnees numeriques.

PATENT ASSIGNEE:

DATA GENERAL CORPORATION, (410940), Route 9, Westboro Massachusetts 01581  
, (US), (applicant designated states: AT;BE;CH;DE;FR;GB;IT;LI;LU;NL;SE)

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Mundie, Craig James, 136 Castlewood Drive, Cary North Carolina, (US)

Schleimer, Stephen I., 1208 Ellen Place, Chapel Hill North Carolina 27514  
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Wallach, Steven J., 12436 Green Meadow Lane, Saratoga California 95070,  
(US)

LEGAL REPRESENTATIVE:

Robson, Aidan John et al (69471), Reddie & Grose 16 Theobalds Road,  
London WC1X 8PL, (GB)

PATENT (CC, No, Kind, Date): EP 300516 A2 890125 (Basic)

EP 300516 A3 890426

EP 300516 B1 931124

APPLICATION (CC, No, Date): EP 88200921 820521;

PRIORITY (CC, No, Date): US 266413 810522; US 266539 810522; US 266521

810522; US 266415 810522; US 266409 810522; US 266424 810522; US 266421

810522; US 266404 810522; US 266414 810522; US 266532 810522; US 266403

810522; US 266408 810522; US 266401 810522; US 266524 810522

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 67556 (EP 823025960)

INTERNATIONAL PATENT CLASS: \*\*\*\*\*G06F-009/46\*\*\*\*\*; \*\*\*\*\*G06F-012/14\*\*\*\*\*

CITED REFERENCES (EP A):

PROCEEDINGS OF THE SPRING JOINT COMPUTER CONFERENCE, Atlantic City, 1972, pages 417-429, Afips Press; G.S. GRAHAM et al.: "Protection-Principles and practice"

IDEM.

COMPCON SPRING'80, digest of papers, San Francisco, 25th-28th February 1980, pages 340-343, IEEE, New York, US; T.D. McCREERY: "The X-tree operating system: Bottom layer"

IDEM.

COMPUTER ARCHITECTURE NEWS, October 1980, pages 4-11; J. RATTNER et al.: "Object-based computer architecture"

A.S. TANENBAUM: "Structured computer organization", 1976, pages 264-268, Prentice-Hall, Inc., Englewood Cliffs, New Jersey, US

IBM TECHNICAL DISCLOSURE BULLETIN, vol. 22, no. 3, August 1979, pages 1286-1289, New York, US; D.B. LOMET: "Regions for controlling the propagation of addressability in capability systems";

ABSTRACT EP 300516 A2

The system has memory storing data and instructions and processing means. Memory is organized into objects identified by unique identifiers (UIDs) comprising a logical allocation unit identifier (LAUID) and an object serial number (OSN) provided by an architectural clock, associated with an offset (O) and length (L) enabling logical addresses to be derived. Instructions (SIN's) are in an intermediate level language - (SOP's = S - language operations). Associated names (NAME A, NAME B) point to name tables which identify subjects to which the processor may respond in relation to the instruction in question. Protection is afforded by restricting access to memory operations to a subject pertaining to the set of subjects pertaining to the object in question.

ABSTRACT WORD COUNT: 122

LEGAL STATUS (Type, Pub Date, Kind, Text):

Lapse:	20000209	B1	Date of lapse of European Patent in a contracting state (Country, date): AT 19931124, BE 19931124, FR 19940415, IT 19931124, LU 19940531, NL 19931124, SE 19931124,
Application:	890125	A2	Published application (A1with Search Report ;A2without Search Report)
Search Report:	890426	A3	Separate publication of the European or International search report
Examination:	891206	A2	Date of filing of request for examination: 891011
Examination:	920115	A2	Date of despatch of first examination report: 911202
Grant:	931124	B1	Granted patent
Lapse:	940713	B1	Date of lapse of the European patent in a Contracting State: SE 931124
Lapse:	940810	B1	Date of lapse of the European patent in a Contracting State: AT 931124, SE 931124
Change:	940810	B1	Representative (change)
Lapse:	940928	B1	Date of lapse of the European patent in a Contracting State: AT 931124, NL 931124, SE 931124
Oppn None:	941117	B1	No opposition filed
Lapse:	941130	B1	Date of lapse of the European patent in a Contracting State: AT 931124, BE 931124, NL 931124, SE 931124
Lapse:	950118	B1	Date of lapse of the European patent in a Contracting State: AT 931124, BE 931124, FR 940415, NL 931124, SE 931124

Lapse: 991020 B1 Date of lapse of European Patent in a  
contracting state (Country, date): AT  
19931124, BE 19931124, FR 19940415, IT  
19931124, NL 19931124, SE 19931124,

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1018
CLAIMS B	(German)	EPBBF1	868
CLAIMS B	(French)	EPBBF1	1115
SPEC B	(English)	EPBBF1	154256
Total word count - document A			0
Total word count - document B			157257
Total word count - documents A + B			157257

INTERNATIONAL PATENT CLASS: \*\*\*\*\*G06F-009/46\*\*\*\*\*...

...\*\*\*\*\*G06F-012/14\*\*\*\*\*

...SPECIFICATION or locating, information in a table wherein indexes to the information are generated from the \*\*\*\*\*information\*\*\*\*\* itself through a "hashing function". A hashing function \*\*\*\*\*maps\*\*\*\*\* each piece of information to the corresponding index generated from it through the hashing function...23026 and may be comprised, for example, of SN74S299 registers.

Referring finally to IO Parity \*\*\*\*\*Check\*\*\*\*\* Circuit (IOPC) 23048, IOPC 23048 is connected from IB Bus 23030 to receive each data...SHIFT (3-4) controlling BSL 23054, by FIUC 23012. BYNL 23050 and PRL 23052, like \*\*\*\*\*BSL\*\*\*\*\* 23054 described below, are parallel shift logic chips and entire rotation operation of BYNL 23050...to generate a selected DMSK (0-31) as shown in Fig. 231. DMSK (0-31) \*\*\*\*\*output\*\*\*\*\* of XOR/XNOR 23096 is provided, as described above, to MSK 23018.

Referring again to...

...causes those 16 bits to be transferred to the lower half of FIU 20120's \*\*\*\*\*output\*\*\*\*\* \*\*\*\*\*data\*\*\*\*\* word onto MIO Bus 10129. MIC 20122 also provides chip enable signals ATCS 10, 11...described below. Internal operation of OFFMUX 20240, as shown in Fig. 238, will be described \*\*\*\*\*first\*\*\*\*\* , followed by description of OFFMUX 20240's operation with regard to DESP 20210.

Referring first...comprise offset field of a current logical descriptor, and concurrently read into OFFALU 20242 to \*\*\*\*\*be\*\*\*\*\* incremented or decremented to generate offset field of a subsequent logical descriptor in a string...from OFFSET Bus 20228. LENSEL 20250's second input may be used, for example, to \*\*\*\*\*load\*\*\*\*\* length fields generated by OFFP 20218 into LENGRF 20236. In addition, \*\*\*\*\*data\*\*\*\*\* operated upon by OFFP 20218 may be read into LENGRF 20236 for storage through LENSEL...NC 10226 inputs WA, WO, and WL from, respectively, AON Bus 20230, OFFSET Bus 20228, \*\*\*\*\*and\*\*\*\*\* LENGRF 20236's \*\*\*\*\*output\*\*\*\*\*. Logical descriptors read from NC 10226 in response to names provided to NC 10226 ADR...Inputs (DIs) of DSA 24052 to DSD 24058 are, in NC 10226 for example, connected \*\*\*\*\*from\*\*\*\*\* AON Bus 20230, OFFSET Bus 20228, LENGTH Bus 20226 and comprise inputs WA, WO, WL...

20/5,K/3 (Item 3 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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00259423

ECC circuit failure verifier.

Ausfallerkennung von Fehlerprüfungs- und -korrekturschaltung.

Detecteur de defaillance de circuit de controle et de correction d'erreur.

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PATENT (CC, No, Kind, Date): EP 265639 A2 880504 (Basic)  
EP 265639 A3 910116  
EP 265639 B1 940323

APPLICATION (CC, No, Date): EP 87113099 870908;

PRIORITY (CC, No, Date): US 923522 861027

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: \*\*\*\*\*G06F-011/00\*\*\*\*\*; \*\*\*\*\*G06F-011/10\*\*\*\*\*;  
\*\*\*\*\*G06F-011/26\*\*\*\*\*

CITED PATENTS (EP A): US 3688265 A; US 3891969 A

CITED REFERENCES (EP A):

IBM JOURNAL OF RES. DEVELOP., vol. 28, no. 2, March 1984, pages 177-183;  
F.J. AICHELMANN, Jr.: "Fault-tolerant design techniques for  
semiconductor memory applications"

PATENT ABSTRACTS OF JAPAN, vol. 11, no. 49 (P-547) 2496 , 14th February  
1987; & JP-A-61 216 040 (HITACHI) 25-09-1986;

ABSTRACT EP 265639 A2

A circuit for quickly determining if all of the data bits in an ECC  
word are correct and/or for detecting failures in an error detection  
syndrome generation path in an ECC circuit, where the ECC circuit  
utilizes an error correction code with two diagonal quadrants in the code  
matrix composed entirely of columns which have an even number of ones,  
and with the other two quadrants composed entirely of columns which have  
an odd number of ones.

In one embodiment, the circuit comprises for generating a parity bit,  
 $P(\text{sub}(k))$ , for each of K data fields in the ECC word; for comparing  
logical combinations of these parity bits to logical combinations of the  
memory check bits,  $C(\text{sub}(j))$ , to form H bits; and for logically  
combining these H bits to form a D bit. This D bit may be compared to the  
binary (non carry) sum of the syndrome bits to detect syndrome generation  
path failures. This D bit may also be used to determine if the data bits  
in an ECC word are correct, a number of cycles before the completion of  
the normal ECC operation.

ABSTRACT WORD COUNT: 191

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 880504 A2 Published application (Alwith Search Report  
;A2without Search Report)

Examination: 881019 A2 Date of filing of request for examination:  
880823

Search Report: 910116 A3 Separate publication of the European or  
International search report

Change: 910123 A2 International patent classification (change)

Change: 910123 A2 Obligatory supplementary classification  
(change)

Examination: 920805 A2 Date of despatch of first examination report:  
920624

Change: 930303 A2 Representative (change)

Grant: 940323 B1 Granted patent

Oppn None: 950315 B1 No opposition filed

Lapse: 991020 B1 Date of lapse of European Patent in a  
contracting state (Country, date): IT  
19940323,

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	444
CLAIMS B	(German)	EPBBF1	410
CLAIMS B	(French)	EPBBF1	492
SPEC B	(English)	EPBBF1	4454
Total word count - document A			0
Total word count - document B			5800
Total word count - documents A + B			5800

INTERNATIONAL PATENT CLASS: \*\*\*\*\*G06F-011/00\*\*\*\*\*...

...\*\*\*\*\*G06F-011/10\*\*\*\*\*...

...\*\*\*\*\*G06F-011/26\*\*\*\*\*

...SPECIFICATION of C( sub(J/2 + 1)), ... C( sub(J)).;

In a preferred embodiment, the memory \*\*\*\*\*check\*\*\*\*\* bit combining 46 \*\*\*\*\*may\*\*\*\*\* comprise means for forming bits M(sub 1) and M(sub 2) in accordance with...D( sub(i)), in the top left and right quadrants in the code matrix of \*\*\*\*\*Table\*\*\*\*\* 1. However, in all \*\*\*\*\*cases\*\*\*\*\* where a given \*\*\*\*\*data\*\*\*\*\* bit is repeated an even number of times, it can be combined and cancelled. Accordingly...

...right quadrant of the code matrix has an odd number of ones so that every \*\*\*\*\*data\*\*\*\*\* \*\*\*\*\*bit\*\*\*\*\* D(\*\*\*\*\*sub\*\*\*\*\* 3)(sub 3) -D(sub 6)(sub 4) is present. If the data bits D...

20/5,K/4 (Item 1 from file: 349)  
 DIALOG(R) File 349:PCT FULLTEXT  
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00911764

SYSTEMS AND METHODS FOR DETECTION ASSAY ORDERING, DESIGN, PRODUCTION, INVENTORY, SALES AND ANALYSIS FOR USE WITH OR IN A PRODUCTION FACILITY  
 SYSTEMES ET PROCEDES DE COMMANDE, DE CONCEPTION, DE PRODUCTION, D'INVENTAIRE, DE VENTE ET D'ANALYSE DE DOSAGES DE DETECTION, POUVANT ETRE UTILISES AVEC OU DANS UN MOYEN DE PRODUCTION

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200244994 A2 20020606 (WO 0244994)  
Application: WO 2001US45705 20011130 (PCT/WO US0145705)  
Priority Application: US 2000250112 20001130; US 2000250449 20001130; US  
2001771332 20010126; US 2001782702 20010213; US 2001285895 20010423; US  
2001288229 20010502; US 2001289764 20010509; US 2001304521 20010711; US  
2001307660 20010725; US 2001915063 20010725; US 2001308878 20010731; US  
2001311582 20010810; US 2001929135 20010814; US 2001930535 20010815; US  
2001930688 20010815; US 2001930646 20010815; US 2001930543 20010815; US  
2001326549 20011002; US 2001238312 20011010; US 2001329113 20011012; US  
2001328861 20011012

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-019/00\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 140672

English Abstract

The present invention relates to detection assay development, production and optimization. In particular, the present invention provides systems and methods for acquiring and analyzing biological information. The present invention also provides detection assay production with improved oligonucleotide synthesis and processing systems. The present invention further provides systems that integrate biological information collection with detection assay production that allow for rapid development of commercial products, such as analyte specific reagents (ASRs) and in vitro diagnostics (IVDs).

French Abstract

La presente invention concerne la mise au point, la production, et l'optimisation de dosages de detection. En particulier, cette invention concerne des systemes et des procedes permettant de collecter et d'analyser des informations biologiques. La presente invention concerne egalement la production d'un dosage de detection a l'aide de systemes de

traitement et de synthese des oligonucleotides ameliores. Cette invention concerne egalement des systemes integrant la collecte d'informations biologiques a la production de dosages de detection permettant la mise au point rapide de produits commerciaux, tels que des reactifs propres a un echantillon a analyser et des diagnostics in vitro.

Legal Status (Type, Date, Text)

Publication 20020606 A2 Without international search report and to be republished upon receipt of that report.

Main International Patent Class: \*\*\*\*\*G06F-019/00\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... by population for various SNP  
consortium/Third Wave Technologies SNPs.

Figure 88 shows a schematic \*\*\*\*\*summary\*\*\*\*\* of the flow of detection assay development in the present invention from research products to... and/or an order number. In preferred embodiments, the user indicates (e.g. via a \*\*\*\*\*check\*\*\*\*\* box or drop down menu) that the  
125  
target nucleic acid is DNA or RNA...

...what type of design will be created. In preferred embodiments, the target sequence and multiplex \*\*\*\*\*check\*\*\*\*\* box specify which type of design to create. Design options include but are not limited...

20/5,K/5 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00895475 \*\*Image available\*\*

SYSTEM AND METHOD FOR COMMUNICATION WITH HOST INTERNAL AREA ACCESS  
SYSTEME ET PROCEDE DE COMMUNICATION COMPORTANT UN ACCES A UNE ZONE INTERNE  
D'HOTE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200229594 A1 20020411 (WO 0229594)

Application: WO 2001US31204 20011003 (PCT/WO US0131204)

Priority Application: US 2000237953 20001003; US 2000257775 20001221

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-015/16\*\*\*\*\*

Publication Language: English



Filing Language: English  
Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 18323

#### English Abstract

A computer implemented internal area access communication system is used for communication between internal applications (109) originating internal communication and running in an internal transaction area (108) on a host computer and external applications originating external communication and running outside of the internal transaction area. Included are an external communication module (104) configured to convert external communication having formats noncompliant with the internal transaction area, a virtual host terminal configured to run on the host computer and to execute virtual terminal functions (136) associated with language of the external communication that is noncompliant with the internal transaction area and associated with language compliant with the internal transaction area. Also included is an access state controller (102) configured to route the external and the internal communication based upon the tracked state information for the internal applications.

#### French Abstract

L'invention concerne un systeme de communication informatise comportant un acces a une zone interne, s'utilisant pour etabliir des communications entre des applications (109) internes emettant des communications internes et fonctionnant dans une zone (108) de transactions internes d'ordinateur hote, et des applications externes emettant des communications externes et fonctionnant a l'exterieur de la zone de transactions internes. Ce systeme comprend un module (104) de communication externe configure pour convertir des communications externes presentant des formats non compatibles avec la zone de transactions internes ; un terminal hote virtuel configure pour fonctionner sur l'ordinateur hote et executer des fonctions (136) de terminal virtuel associees au langage de la communication externe incompatible avec la zone de transaction interne ; ces fonctions etant associees a un langage compatible avec la zone de transactions internes. Le systeme comprend aussi un controleur (102) d'etat d'accès configure pour acheminer les communications externes et internes en fonction des informations d'etat detectees relatives aux applications internes.

Legal Status (Type, Date, Text)

Publication 20020411 A1 With international search report.

Main International Patent Class: \*\*\*\*\*G06F-015/16\*\*\*\*\*

Fulltext Availability:  
Detailed Description

#### Detailed Description

... 140 (step 652) and initializes a cursor (step 654). The method 650 then renders welcome \*\*\*\*\*transaction\*\*\*\*\* initialization \*\*\*\*\*data\*\*\*\*\* into the virtual \*\*\*\*\*display\*\*\*\*\* buffer 138 and the virtual attributes buffer 140 (step 656) and sets the cursor with respect to the welcome \*\*\*\*\*transaction\*\*\*\*\* initialization \*\*\*\*\*data\*\*\*\*\* and associated security \*\*\*\*\*data\*\*\*\*\* \*\*\*\*\*map\*\*\*\*\* (step 658). The method 650 locates a welcome message and an identification associated with the internal \*\*\*\*\*transaction\*\*\*\*\* area 108 (step 660), modifies the rendered terminal screen of the virtual host terminal 106 with respect to the identification, welcome message, and logon \*\*\*\*\*screen\*\*\*\*\* format details of the internal \*\*\*\*\*transaction\*\*\*\*\* area 108 (step 662) and then returns to the caller or ends.

An illustration of...

20/5,K/6 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00883995

TRANSACTIONAL MONITORING SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE SURVEILLANCE DES TRANSACTIONS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200217183 A2 20020228 (WO 0217183)  
Application: WO 2001US24268 20010803 (PCT/WO US0124268)  
Priority Application: US 2000223188 20000804

Designated States: AU BR CA JP NO SG

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Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description  
Claims

Fulltext Word Count: 11645

English Abstract

The present invention relates in general to methods, devices and systems for monitoring processing efficiency and throughout in digital processing systems, and in particular, relates to methods, devices and systems for providing a real-time, business-based view of transaction throughput in e-commerce and other business-related computing systems. A method for monitoring business transaction processing in an environment containing a number of component applications, wherein a first application emits a stream of events representative of a state transition or significant occurrence, the method comprising continuously detecting whether an event occurs in the first application, and for each event detected: a) capturing data values corresponding to the event, wherein the event data value identify the application that generated the event and the time of the event generation; and b) collecting the event and the associated event data in a first event buffer; and correlating events from the first event buffer into a correlation buffer wherein the events in the correlation buffer are ordered according to the time of event generation.

French Abstract

L'invention concerne de maniere generale des procedes, des dispositifs et des systemes permettant de surveiller l'efficacite et la vitesse de traitement des systemes de traitement numeriques, et en particulier des procedes, des dispositifs et des systemes permettant de donner un apercu en temps reel, en termes de rendement, de la capacite de transaction des systemes de commerce electronique ou d'autre systemes de traitement de type commercial. L'invention concerne un procede permettant de surveiller le traitement des transactions commerciales dans un environnement comprenant plusieurs applications basees sur des composants. La premiere application genere un flot d'evenements representatifs d'une transition d'etat ou d'une occurrence significative. Ce procede, qui est mis en

oeuvre de maniere continue, consiste a detecter si un evenement se produit dans la premiere application, et pour chaque evenement detecte : a) a saisir des valeurs de donnees correspondant aux evenements, ces valeurs de donnees d'evenements permettant d'identifier l'application qui a genere l'evenement ainsi que le moment auquel cet evenement a ete genere, et b) a collecter un evenement et les donnees d'evenement associees dans une premiere memoire tampon d'evenements, et a corréler les evenements de la premiere memoire tampon d'evenements dans une memoire tampon de correlation, les evenements contenus dans cette memoire tampon de correlation etant classes en fonction des indications temporelles associees a la survenue des evenements.

Legal Status (Type, Date, Text)

Publication 20020228 A2 Without international search report and to be republished upon receipt of that report.

Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... be applied to substantially unmodified online banking and other e-commerce business systems, monitoring Events, \*\*\*\*\*correlating\*\*\*\*\* them into \*\*\*\*\*Transactions\*\*\*\*\* , and \*\*\*\*\*correlating\*\*\*\*\* the \*\*\*\*\*Transactions\*\*\*\*\* into Business \*\*\*\*\*Views\*\*\*\*\* (complete with thetrics and other information about business and system performance), as described in the...

20/5,K/7 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00852809 \*\*Image available\*\*

METHOD AND APPARATUS FOR CORRELATION OF EVENTS IN A DISTRIBUTED MULTI-SYSTEM COMPUTING ENVIRONMENT

PROCEDE ET DISPOSITIF SERVANT A CORRELER DES EVENEMENTS DANS UN ENVIRONNEMENT INFORMATIQUE DISTRIBUE COMPORTANT DES SYSTEMES MULTIPLES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200186437 A1 20011115 (WO 0186437)

Application: WO 2001US13600 20010427 (PCT/WO US0113600)

Priority Application: US 2000564929 20000505

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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 12289

#### English Abstract

A method and system is disclosed for monitoring an operation of a distributed data processing system. The system includes applications (16) running on a plurality of host processors and communicating with one another. The API call criteria includes system entity identity, the API name, and/or timing data. The examining includes installing a sensor between an output of the application and a function call library for emulating, relative to the application, the interface to the function call library; and storing the predetermined API call criteria in a memory that is accessible by the sensor (14). The examining includes intercepting with the sensor an API call output from the application; determining if the intercepted API call fulfills the stored predetermined API call criteria; and, if a match occurs, capturing data representing all or a portion of the content of the API call and transmitting the captured data to a database (20).

#### French Abstract

L'invention concerne un procede et un systeme servant a controler une operation de systeme distribue de traitement de donnees. Ce systeme comprend des applications (16) executees sur une pluralite de processeurs hotes et communiquant les unes avec les autres. Les criteres d'appel API comprennent l'identite de l'entite du systeme, le nom API et/ou des donnees de temps. L'examen consiste a monter un detecteur entre une sortie de l'application et une banque d'appels de fonctions permettant d'emuler, par rapport a l'application, l'interface avec cette banque; et a memoriser les criteres predetermines d'appel API dans une memoire a laquelle le detecteur (14) peut acceder. La procedure d'examen consiste egalement a intercepter avec le detecteur une sortie d'appel API provenant de l'application, a determiner si l'appel API intercepte repond aux criteres memorises d'appels API predetermines, et, dans le cas d'une correspondance, a saisir les donnees representant la totalite ou une partie du contenu de l'appel API, puis a transmettre ces donnees saisies a une base de donnees (20).

Legal Status (Type, Date, Text)

Publication 20011115 A1 With international search report.

Examination 20020502 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

Fulltext Availability:

Detailed Description

#### Detailed Description

... of connected or correlated events for a transaction that are collected across all processes. These \*\*\*\*\*transaction\*\*\*\*\* events can then be \*\*\*\*\*displayed\*\*\*\*\* to a user in a common format for review and analysis, which is a desired...

20/5,K/8 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00830836

METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF  
FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS  
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES  
OPERATIONS A BASE DE PAIEMENTS

Patent Applicant/Inventor:

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Legal Representative:

WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton  
Street, London SW1H 0RJ, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163498 A2 20010830 (WO 0163498)

Application: WO 2001GB802 20010223 (PCT/WO GB0100802)

Priority Application: US 2000513440 20000225

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 26544

#### English Abstract

A real-time, global system and method for controlling payments risk, liquidity risk and systemic risk arising between financial counterparties active in payments-based transactions. The system comprises: a plurality of User Host Applications for use by plurality of Users; a plurality of Third Party Host Applications for use by plurality of Third Parties; and a plurality of Payment Bank Host Applications for use by a plurality of Payment Banks operating a plurality of domestic payment systems. All host applications communicate via cryptographically secure sessions via private communications networks and/or the Internet global computer network. User and Payment Bank access is secured by digital certification. Each Payment Bank Host Application has a mechanism for processing payment messages, including payments instructions to be carried out in its domestic payments system on behalf of a plurality of account holders (including bank correspondents).

#### French Abstract

L'invention concerne un systeme et un procede mondiaux et en temps reel de limitation du risque associe aux paiements et aux liquidites et du risque systemique, lesquels peuvent exister entre contreparties financieres lors de transactions a base de paiements. Ce systeme comprend plusieurs applications hote/utilisateur, concues pour plusieurs utilisateurs, plusieurs applications hote/tierce personne, concues pour plusieurs tierces personnes, et plusieurs applications hote/banque de paiement concues pour plusieurs banques de paiement gerant plusieurs systemes de paiement nationaux. Toutes les applications hotes communiquent par l'intermediaire de sessions sures sur le plan cryptographique, par le biais de reseaux de telecommunications privies et/ou du reseau informatique mondial Internet. L'accès utilisateur/banque de paiement est securise par certification numerique. Chaque application hote/banque de paiement possede un mecanisme de traitement des messages de paiement, notamment des instructions de paiements a executer dans son

systeme de paiement national, pour le compte de plusieurs titulaires de comptes (notamment des correspondants bancaires).

Legal Status (Type, Date, Text)

Publication 20010830 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Examination 20011227 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Fulltext Availability:

Claims

Claim

... and facilitates easy entry of information by the User during, the day, as well as \*\*\*\*\*displaying\*\*\*\*\* various types of \*\*\*\*\*reports\*\*\*\*\* and notifications produced by the ...Host Application for monitoring payment flows, Third Party and User risk parameters, inquiries, messaging and \*\*\*\*\*reports\*\*\*\*\*. This browser \*\*\*\*\*interface\*\*\*\*\* will also be used to instruct manual override to enable particular payments or to suspend...

...The network communication may alternatively be supported by messaging middleware (e.g., MQ Series). All \*\*\*\*\*information\*\*\*\*\* items pertaining to Third Parties, Users, \*\*\*\*\*Payment\*\*\*\*\* Banks and parameters for processing in the GPM System, inquiries, messages and reporting, and the ...Filter Process will serially assess compliance with risk parameters for each Counterparty detailed on a \*\*\*\*\*payment\*\*\*\*\*  
\*\*\*\*\*transaction\*\*\*\*\* as either \*\*\*\*\*payment\*\*\*\*\* beneficiary or \*\*\*\*\*payment\*\*\*\*\* intermediary. If no, then the payment is returned for processing to the interface with the...

...comes up in the queue. The GPM Filter Process Module will also assess whether a \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*transaction\*\*\*\*\* , counterparty or intermediary is the subject of an over-ride instruction. In which case, the \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*transaction\*\*\*\*\* will be allowed to proceed to the domestic payment system regardless of the risk parameters...

...Pam. The Payment Bank Host Application will retain a cache of the identifiers (for example, \*\*\*\*\*Transaction\*\*\*\*\* Reference Numbers for S.W.I.F.T. \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*transactions\*\*\*\*\* ) of \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*transactions\*\*\*\*\* rejected by the Filter Process Module. This cache will be available for inquiry or reporting...

...override to Filter Process Module to enable payments to proceed on the basis of identified \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*transactions\*\*\*\*\* , intermediaries or counterparties. If the Third Party and/or User has cause for real concern...

...may wish to overemde the risk parameters instructed to the Filter Process Module at their \*\*\*\*\*Payment\*\*\*\*\* Bank for particular, identifiable \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*transactions\*\*\*\*\* or Counterparties. Where an override instruction has been received, the Filter Process Module will permit a \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*transaction\*\*\*\*\* to proceed regardless of whether it is within the available balance maintained for the relevant...

...more efficient and reliable manner. The GPM System and User Host Application will enable flexible \*\*\*\*\*aggregation\*\*\*\*\* of \*\*\*\*\*payment\*\*\*\*\* flows to provide better \*\*\*\*\*information\*\*\*\*\* to support risk management and trading decisions vis-a-vis counterparties. When combined with the...

...with no change to conventional practices. They can follow up on failed

settlements of individual \*\*\*\*\*transactions\*\*\*\*\* accordingly, but the ...payment banks. The GPM System supplements the current infrastructure by providing a logical flow of \*\*\*\*\*information\*\*\*\*\* between account holders and \*\*\*\*\*payment\*\*\*\*\* banks to improve the functionality of payments control and also communications between banks and account holders. In the illustrated schematic, the User receives confirmation of market \*\*\*\*\*transactions\*\*\*\*\* (A) from the S.W.I.F.T. network. The \*\*\*\*\*transaction\*\*\*\*\* is matched (B), and the \*\*\*\*\*payment\*\*\*\*\* instructions are generated (C) and sent (D) via the S.W.I.F.T. network...

...to the Filter Process Module in the Payment Bank Host Application via application-to-application \*\*\*\*\*data\*\*\*\*\* interchange. On the \*\*\*\*\*payment\*\*\*\*\* date, a queue of all pending payments messages is constructed from the stored payment instructions...

...it falls, the payment message is returned to the payments queue and details of the \*\*\*\*\*transaction\*\*\*\*\* are cached for reporting and reference (Q). If it passes, details of the \*\*\*\*\*transaction\*\*\*\*\* are cached and the \*\*\*\*\*payment\*\*\*\*\* message is forwarded (R) to the domestic \*\*\*\*\*payment\*\*\*\*\* system for \*\*\*\*\*payment\*\*\*\*\* (S). \*\*\*\*\*Data\*\*\*\*\* regarding incoming payments are captured to populate the Available Balance metrics essential to the Filter...a flexible browser interface. allow ng easy and transparent selection of counter-parties, intermediaries, currencies, \*\*\*\*\*payment\*\*\*\*\* types and mav use different \*\*\*\*\*data\*\*\*\*\* forrriat elements or standards. It will be captured in the format of an XML document...

...for each Counterparty to determine whether an ovemde instruction has been received for a particular \*\*\*\*\*transaction\*\*\*\*\* or Counter-party (step E I) and whether the counterparty or inten-nediary is suspended...

...I, the Filter Process assesses whether an override instruction has been received for a particular \*\*\*\*\*transaction\*\*\*\*\* or Counterparty. Preferably, the Filter Process looks to the \*\*\*\*\*Transaction\*\*\*\*\* Reference Number (Field 20 in S.W.I.F. ...messages) of the payment instruction under analysis and assesses whether an override instruction for that \*\*\*\*\*Transaction\*\*\*\*\* Reference Number is stored in a database of received override instructions. If not, it looks...

...payment message is passed or failed, the Filter Process Module records the details of the \*\*\*\*\*transaction\*\*\*\*\* for audit and \*\*\*\*\*data\*\*\*\*\* cache purposes. This information may be used to populate reports about successful and failed payments...

20/5,K/9 (Item 6 from file: 349)  
 DIALOG(R) File 349:PCT FULLTEXT  
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00814145

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS  
 PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU  
 Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
 (Residence), US (Nationality)

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box  
 52037, Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200146889 A2 20010628 (WO 0146889)  
Application: WO 2000US35216 20001222 (PCT/WO US0035216)  
Priority Application: US 99470805 19991222; US 99469525 19991222; US  
99470039 19991222  
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ  
EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*  
International Patent Class: G07F-019/00  
Publication Language: English  
Filing Language: English  
Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 98671

#### English Abstract

#### French Abstract

L'invention concerne un systeme, un procede et un article manufacture s'utilisant pour un processus de demande de credit. Dans un premier temps, une demande de credit emanant d'un acheteur utilisant un reseau est recue. En reponse a cette demande de credit, la demande de credit est envoyee a une banque par l'intermediaire du reseau, ce, afin d'evaluer le credit dont dispose l'acheteur, sur la base de la demande de credit. Si le credit est approuve, l'acheteur est accredite par attribution d'un identificateur. Un mot de passe est ensuite produit pour l'acheteur. L'identificateur et le mot de passe sont memorises dans la base de donnees. Le mot de passe est ensuite envoye a l'acheteur a l'aide du reseau. En application, l'acheteur doit utiliser le mot de passe pour lancer des transactions sur le reseau. De plus, l'acheteur se voit attribuer une carte portant l'identificateur..

#### Legal Status (Type, Date, Text)

Publication 20010628 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20011018 Request for preliminary examination prior to end of 19th month from priority date  
Declaration 20011122 Late publication under Article 17.2a  
Republication 20011122 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

#### Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Fulltext Availability:  
Detailed Description

#### Detailed Description

... highly desirable. Integrated toolsets offer integrated functionality across a number of functions, thus simplifying the \*\*\*\*\*interfaces\*\*\*\*\* between them (e.g., \*\*\*\*\*data\*\*\*\*\* will automatically be consistent across functions). \*\*\*\*\*Purchase\*\*\*\*\* of such tools will help reduce costly custornization or the development of add-ons.

It...



20/5,K/10 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00810335 \*\*Image available\*\*

COMBINED IN-STORE AND ON-LINE INTERACTIVE REWARD REDEMPTION SYSTEM AND METHOD

SYSTEME COMBINE DE RACHAT ET DE RETRIBUTION INTERACTIFS MEMORISES ET EN LIGNE, ET PROCEDE Y RELATIF

Patent Applicant/Assignee:

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Legal Representative:

DAIGNAULT Ronald A (agent), Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200143034 A2-A3 20010614 (WO 0143034)

Application: WO 2000US33525 20001208 (PCT/WO US0033525)

Priority Application: US 99457845 19991209

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-007/02

International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 16876

#### English Abstract

A computer implemented consumer transaction point accumulation system in which a consumer earns and accumulates points in real time for immediate use during transactions at participating retailer outlets and during on-line transactions at a retailer web site, wherein at each transaction, a customer's identification number is transmitted to a program administrator host system which stores customer records including a customer balances of points accumulated to date. The system processing each consumer transaction during the consumer visit to the retailer outlet and each on-line consumer transaction through a merchant web site to determine points awarded for each transaction and to determine whether the item purchased is a redeemable item for which points may be redeemed for a reduction of the price of the redeemable item. The system updating said customer records immediately by adding points awarded or subtracting points redeemed from the customer balance of transaction points.

#### French Abstract

Systeme informatise d'accumulation de points de transaction client, dans lequel un consommateur gagne et accumule des points en temps reel en vue d'une utilisation immediate durant des transactions a une participation de debouches de detaillants, et durant des transactions en ligne a un site Web de detaillants, caracterise en ce qu'a chaque transaction, un

numero d'identification client est transmis a un systeme hote administrateur de programme qui memorise les enregistrements clients, y compris les balances de points accumules par le client jusqu'a une date determinee. Le systeme traite chaque transaction client durant la visite du client au debouche detailliant, et chaque transaction client, en ligne, par un site Web commercial, afin de determiner les points attribues pour chaque transaction, et de determiner si l'article achete est un article rachetable pour lequel des points peuvent etre rachetes pour une reduction de prix dudit article. Le systeme actualise immediatement lesdits enregistrements client par addition des points attribues, ou soustraction des points remboursees, a partir de la balance client des points de transaction.

Legal Status (Type, Date, Text)

Publication 20010614 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010907 Request for preliminary examination prior to end of 19th month from priority date  
Search Rpt 20020103 Late publication of international search report  
Republication 20020103 A3 With international search report.

International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... that as part of the finalizati  
merchant also may invoke authentication routines to validate the  
\*\*\*\*\*purchase\*\*\*\*\* against shipping and/or billing \*\*\*\*\*information\*\*\*\*\*.

If the electronic \*\*\*\*\*payment\*\*\*\*\* authorization process resulted in a positive response, the merchant web site processor transmits the point...

...respond to the merchant web site processor. The merchant web site processor may cause the \*\*\*\*\*display\*\*\*\*\* of a I 0 \*\*\*\*\*summary\*\*\*\*\* of the point activity to the customer following point balance update, the summary includes information...

20/5,K/11 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806389

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-017/16\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 152479

English Abstract

French Abstract

L'invention concerne un systeme, un procede, et un article manufacture de gestion proactive mis en oeuvre au cours de la maintenance et de l'entretien d'un environnement du type chaine d'approvisionnement reseautee. Les appels telephoniques, les donnees et autres informations multimedia sont routes via un reseau assurant le transfert des informations via Internet au moyen d'informations de routage telephonique et d'informations d'adresse de protocole Internet. Ledit reseau comprend un gestionnaire de seuil proactif qui avertit a l'avance les fournisseurs d'une rupture de contrat imminente. Ledit gestionnaire de seuil proactif envoie une alarme au fournisseur de services lorsque le niveau de service du moment n'atteint plus le niveau de service determine dans le contrat en termes de maintien d'un certain niveau de service.

Legal Status (Type, Date, Text)

Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010927 Request for preliminary examination prior to end of 19th month from priority date

Declaration 20020103 Late publication under Article 17.2a

Republication 20020103 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Main International Patent Class: \*\*\*\*\*G06F-017/16\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... multiple destinations, called packet broadcasting. For example, a broadcast video service such as pay-per-\*\*\*\*\*view\*\*\*\*\* television involves a single source of video packets, each of which is directed to multiple...example, if an event is received at an element manager that is deemed critical to \*\*\*\*\*display\*\*\*\*\* to a network user, the information services manager will store a copy of the alarm...call's 3602 call record. In this regard, the switch 1206-1210 makes nine (9) \*\*\*\*\*checks\*\*\*\*\* for each call 3602 that: it receives. The switch 12061210 uses an expanded record for...

...3602, a switch 1206-1210 determines if more than twenty-two (22) digits, including supplemental \*\*\*\*\*data\*\*\*\*\*, are recorded in the Authorization Code field of the call record. The Authorization Code field...

...entry requires more than twenty-two (22) digits, the switch 1206-1210 records the billing \*\*\*\*\*information\*\*\*\*\* in an expanded record (ECDR, EPNR, EOSR, EPOS) 3616.

In a seventh \*\*\*\*\*check\*\*\*\*\* 3700 on a call 3602, a switch 1206-1210 determines if the call 3602 is...

20/5,K/12 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND  
METHOD THEREOF  
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT  
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK  
DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-017/00\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 171499

English Abstract

A system, method and article of manufacture are provided for asset management in a network-based supply chain. Utilizing a network, information is received information from at least one service provider. This information includes information relating to present network assets of the service provider. Information is also received utilizing the network from at least one manufacturer. The information from the manufacturers includes information relating to present network assets of the manufacturers. A determination is made for optimal network assets needed for the service provider and manufacturer based on the present network assets of service provider and the manufacturer. Based on this determination, the optimizing of the network assets is managed.

French Abstract

L'invention concerne un systeme, un procede et un article de fabrication destines a la gestion d'actifs dans une chaine d'approvisionnement en reseau. Ce dernier permet de recevoir des informations provenant d'au moins un prestataire de services. Ces informations renferment des elements d'information se rapportant aux actifs actuels en reseau dudit prestataire. Elles sont egalement recues par le biais du reseau en provenance d'au moins un fabricant. Les informations des fabricants

comportent des elements d'information se rapportant aux actifs actuels en reseau des fabricants. On determine les actifs en reseau optimaux necessaires au prestataire de services et au fabricant sur la base des actifs actuels en reseau desdits prestataire de services et fabricant. Cette determination permet de gerer l'optimisation des actifs en reseau.

Legal Status (Type, Date, Text)

Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010913 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: \*\*\*\*\*G06F-017/00\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... library of all message types generated by the hybrid system is utilized to translate the \*\*\*\*\*correlated\*\*\*\*\* events into standard object format,  
Once the events are translated, they are ready for use...solution is generated based on the requirements of the user after which the solution is \*\*\*\*\*displayed\*\*\*\*\*, as indicated in operation 5808. Figure 59 provides an example of operation 5806. The items...a software system through the use, for example, of a keyboard or an infrared touch \*\*\*\*\*screen\*\*\*\*\* using prompts. \*\*\*\*\*Transactions\*\*\*\*\* may be completed through the use of a credit card reader and a PIN number...

20/5,K/13 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Main International Patent Class: \*\*\*\*\*G06F-017/00\*\*\*\*\*

Publication Language: English

Filing Language: English  
Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 157840

#### English Abstract

A system, method and article of manufacture are provided for collaborative capacity planning during demand and supply planning in a network-based supply chain. Data access is provided from multiple simultaneous data sources utilizing a network for demand and supply planning in a network-based supply chain having at least one service provider and at least one manufacturer. Capacity data is stored utilizing the network.

#### French Abstract

On decrit un systeme, un procede et un article manufacture qui permettent d'effectuer la planification en collaboration des capacites lors de la planification de l'offre et de la demande dans une chaine d'approvisionnement fondee sur le reseau. L'accès aux donnees provient d'une pluralite de sources de donnees simultanees auxquelles on accede par un reseau en vue d'effectuer la planification de l'offre et de la demande dans une chaine d'approvisionnement fondee sur le reseau comprenant au moins un fournisseur de service et au moins un fabricant. Des donnees de capacite sont stockees au moyen du reseau.

#### Legal Status (Type, Date, Text)

Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20011206 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: \*\*\*\*\*G06F-017/00\*\*\*\*\*

Fulltext Availability:  
Detailed Description

#### Detailed Description

... 1 ge  
The presentation manager perforins the function its name implies: the presentation of the \*\*\*\*\*information\*\*\*\*\* to an end user. Because different locations and job functions require access to different types ...  
...the second is for nomadic use, such as field technicians. The first environment requires a \*\*\*\*\*graphic\*\*\*\*\* intensive \*\*\*\*\*display\*\*\*\*\* , such as those provided by X-Windows/1 40TIF. The second environment is potentially bandwidth...  
...provides the personalized SLA reports to customers in both a template and ad-hoc format.  
\*\*\*\*\*Data\*\*\*\*\* Mining Demonstration - Provides the capability to analyze network management data looking for patterns and correlations...  
...to Event Mapping Module - Add-on module to the Managed Networked Services Integrated Solution which \*\*\*\*\*maps\*\*\*\*\* network element events, to service offerings, to customers. This tool allows the Customer Service Representative...

00799787      \*\*Image available\*\*

ARCHITECTURES FOR NETCENTRIC COMPUTING SYSTEMS

ARCHITECTURES DESTINEES A DES SYSTEMES INFORMATIQUES S'ARTICULANT AUTOUR  
D'INTERNET

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200133349 A2-A3 20010510 (WO 0133349)

Application: WO 2000US30519 20001103 (PCT/WO US0030519)

Priority Application: US 99163477 19991103; US 2000676227 20000929

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 87917

English Abstract

An execution architecture, a development architecture and an operations architecture for a netcentric computing system. The execution architecture contains common, run-time services required when an application executes in the netcentric computing system. The development architecture is the production environment for one or several systems development projects as well as for maintenance efforts. The purpose of the development environment is to support the tasks involved in the analysis, design, construction, and maintenance of business systems, as well as the associated management processes. It is important to note that the environment should adequately support all the development tasks, not just the code/compile/test/debug cycle. The operations architecture is a combination of tools and support services required to keep a production system up and running efficiently.

French Abstract

L'invention concerne une architecture d'exécution, une architecture de développement et une architecture d'operations destinees a un systeme informatique s'articulant autour d'Internet. L'architecture d'exécution contient des services d'exécution communs necessaires lors de l'exécution

d'une application dans ledit systeme informatique. L'architecture de developpement constitue l'environnement de production pour au moins un projet de developpement de systemes ainsi que pour les efforts de maintenance. L'objectif de l'environnement de developpement et de supporter les taches impliquees dans l'analyse, la conception, la construction et la maintenance de systemes de gestion, ainsi que dans les processus de gestions associes. Il est important de remarquer que l'environnement doit supporter convenablement toutes les taches de developpement, et pas seulement le cycle codage/compilation/test/debogage. L'architecture des operations est une combinaison d'outils et des services de support necessaires a maintenir en service efficacement un systeme de production.

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Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... 13d 01117/10 OM

transaction monitor services 290 are the applications that provide the primary \*\*\*\*\*interface\*\*\*\*\* through which applications invoke the \*\*\*\*\*transaction\*\*\*\*\* services 70 and receive status and error \*\*\*\*\*information\*\*\*\*\*. The \*\*\*\*\*transaction\*\*\*\*\* monitor services 290, in conjunction with the information services 64 and the communication services 66, provide for load balancing across processors or machines and location transparency for distributed \*\*\*\*\*transaction\*\*\*\*\* processing. Those skilled in the art would recognize that the type of \*\*\*\*\*transaction\*\*\*\*\* monitor services 290 used in the netcentric computing system 10 will vary depending on the...

20/5,K/15 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784185 \*\*Image available\*\*

A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISSANT UN SYSTEME DE COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE SERVICES DE COMMUNICATION

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US24125 20000831 (PCT/WO US0024125)

Priority Application: US 99386717 19990831



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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: H04L-029/06

International Patent Class: \*\*\*\*\*G06F-017/22\*\*\*\*\*; H04L-029/12

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150532

#### English Abstract

A system, method, and article of manufacture are disclosed for providing a stream-based communication system. A shared format is defined on interface code for a sending system and a receiving system. A message to be sent from the sending system to the receiving system is translated based on the shared format. Once translated, the message is then sent from the sending system and received by the receiving system. Once the message is received by the receiving system, the message is then translated based on the shared format.

#### French Abstract

L'invention concerne un systeme, un procede et un article de production fournissant un systeme de communication en continu. Un format partage est defini selon un code d'interface pour un systeme emetteur et un systeme recepteur. Un message devant etre envoye par le systeme emetteur est traduit sur la base du format partage. Une fois traduit, le message est envoye du systeme emetteur et recu par le systeme recepteur. Le message recu par le systeme recepteur est ensuite traduit sur la base du format partage.

#### Legal Status (Type, Date, Text)

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Search Rpt 20011115 Late publication of international search report

Republication 20011115 A3 With international search report.

International Patent Class: \*\*\*\*\*G06F-017/22\*\*\*\*\*...

Fulltext Availability:

Detailed Description

#### Detailed Description

... Datacryptor 64F

The following are examples of products that perform Transport-level packet filtering.

firewalls.

\*\*\*\*\*Check\*\*\*\*\* Point FireWall-1 - combines Internet, intranet and remote user access control with strong authentication, encryption... destinations.

16. Destination Rationalization: For some systems, it is possible that multiple copies of a \*\*\*\*\*report\*\*\*\*\* will be sent to the same site -- to several different users, for example. In these...

...between the systems might be acceptable.

26. Selective Printing: It would be desirable for the \*\*\*\*\*report\*\*\*\*\* architecture to provide users with the ability to print only selected pages or sections of...

...rather than having to reprint the entire report. This of particular concern for very large \*\*\*\*\*reports\*\*\*\*\*.

#### Technical Criteria

The following is a list of technical criteria that should be considered during...process performance, and forecasting/scheduling.

Where any form of customer service is involved, features like \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*reports\*\*\*\*\* on individual cases can sharpen customer response times while performance monitoring of groups and individuals can help quality improvement and efficiency exercises. Note that \*\*\*\*\*reports\*\*\*\*\* and reporting does not necessarily mean paper \*\*\*\*\*reports\*\*\*\*\* that are distributed in a traditional manner, it can mean electronic messages or even triggers...it easy to accommodate the reconfigure components to satisfy holiday crunch by running multiple various \*\*\*\*\*transaction\*\*\*\*\* volumes. copies of the Order component across multiple servers.

Components will help an IT organization...combined into one Business Component. This could be problematic if a future application needs warehouse \*\*\*\*\*information\*\*\*\*\*, but not inventory \*\*\*\*\*information\*\*\*\*\*.

269

Smaller Business Component tends to be more flexible. It's also easier to reuse...with the complex requirements of multi-step business-to-business and consumer-to-business

271

\*\*\*\*\*transactions\*\*\*\*\*. To do this, the Web must evolve into a full-blown client/server medium that can run your line-of-business applications (i.e., a delivery vehicle for business \*\*\*\*\*transaction\*\*\*\*\* processing)... To move to the next step, the Web needs distributed objects.

"at's the...

20/5,K/16 (Item 13 from file: 349)  
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00784143

SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR LOAD BALANCING REQUESTS AMONG SERVERS

SYSTEME, PROCEDE ET ARTICLE POUR EQUILIBREUR DE CHARGE DANS UN ENVIRONNEMENT DE STRUCTURES DE SERVICES

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US24236 20000831 (PCT/WO US0024236)  
Priority Application: US 99387576 19990831  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Main International Patent Class: \*\*\*\*\*G06F-009/50\*\*\*\*\*  
International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*  
Publication Language: English  
Filing Language: English  
Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 150248

#### English Abstract

A system, method and article of manufacture are provided for distributing incoming requests amongst server components for optimizing usage of resources. Incoming requests are received and stored. An availability of server components is determined and a listing of available server components is compiled. A determination is made as to which server component on the listing of available server components is most appropriate to receive a particular request. Each particular request is sent to the selected server component determined to be most appropriate to receive the particular request.

#### French Abstract

L'invention porte sur un systeme, un procede et un article de fabrication s'appliquant a la distribution de requetes entrantes parmi des composants de serveur afin d'optimiser l'utilisation de ressources. Le procede consiste a accueillir les requetes et les stocker; determiner la disponibilite des composants du serveur et compiler une liste des composants disponibles; proceder a une determination selon laquelle un composant du serveur de la liste des composants disponibles est plus approprie a recevoir une requete particuliere; envoyer chaque requete particuliere au composant selectionne determine comme etant le plus approprie a recevoir une requete particuliere.

#### Legal Status (Type, Date, Text)

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Main International Patent Class: \*\*\*\*\*G06F-009/50\*\*\*\*\*  
International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... Datacryptor 64F

The following are examples of products that perform Transport-level packet filtering.

firewalls.

\*\*\*\*\*Check\*\*\*\*\* Point FireWall-1 - \*\*\*\*\*combines\*\*\*\*\* Internet, intranet and remote user access control with strong authentication, encryption and

network address translation...the transaction.

#### Possible Product Options

Tuxedo; Encina; TOP END; CICS/6000; openUTM; TransIT Open/OLTP  
\*\*\*\*\*Transaction\*\*\*\*\* Partitioning 2608  
\*\*\*\*\*Transaction\*\*\*\*\* Partitioning Services provide support for  
\*\*\*\*\*mapping\*\*\*\*\* a single logical \*\*\*\*\*transaction\*\*\*\*\* in an  
application into the required multiple physical transactions. For  
example, in a package or...Logic is the core of any application,  
providing the expression of business rules and procedures (\*\*\*\*\*e\*\*\*\*\*  
.g., the steps and rules that govern how a sales order is fulfilled). As  
such...

...etc. however each of these techniques include, although perhaps not by  
name, the concepts of. \*\*\*\*\*Interface\*\*\*\*\*, Application Logic, and  
\*\*\*\*\*Data\*\*\*\*\* Abstraction. Figure 33 depicts the various components of  
the Business Logic portion of the Netcentric...deal with the complex  
requirements of multi-step business-to-business and consumer-to-business  
\*\*\*\*\*transactions\*\*\*\*\*. To do this, the Web must evolve into a full-blown  
client/server medium that can run your line-of-business applications  
(i.e., a delivery vehicle for business \*\*\*\*\*transaction\*\*\*\*\*  
processing)... To move to the next step, the Web needs distributed  
objects.

"at's the...

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00784140

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE  
INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT DANS UN  
ENVIRONNEMENT DE STRUCTURE DE SERVICES DE COMMUNICATIONS VIA UNE  
INTERFACE ADRESSABLE GLOBALEMENT

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 99387214 19990831

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DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Detailed Description

Claims  
Fulltext Word Count: 150371

#### English Abstract

A system, method, and article of manufacture are provided for delivering service via a globally addressable interface. A plurality of interfaces are provided with access allowed to a plurality of different sets of services from each of the interfaces. Each interface has a unique set of services associated therewith. Each of the interfaces is named with a name indicative of the unique set of services associated therewith. The names of the interfaces are then broadcast to a plurality of systems requiring service.

#### French Abstract

L'invention porte sur un systeme, un procede et un article de fabrication appliques dans la distribution de services via une interface adressable globalement. Une pluralite d'interfaces permettent d'accéder a une pluralite de differents ensembles de services. A chaque interface est associe un ensemble unique de services. Chacune de ces interfaces est affectee d'un nom designant l'ensemble unique de services correspondant. Les noms des interfaces sont ensuite diffuses a une pluralite de systemes requerant un service.

#### Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.  
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Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

#### Fulltext Availability:

##### Detailed Description

##### Detailed Description

... on the Internet or an intranet. Provides access control, LTRL filtering, and virus scanning.

##### filters

\*\*\*\*\*Check\*\*\*\*\* Point FireWall-1 - \*\*\*\*\*combines\*\*\*\*\* Internet, intranet and remote user access control with strong authentication, encryption and network address translation...Figure 29 shows the major components of the reporting application framework.

##### Report Initiation (2900)

The \*\*\*\*\*report\*\*\*\*\* initiation function is the \*\*\*\*\*interface\*\*\*\*\* for reporting applications into the \*\*\*\*\*report\*\*\*\*\* architecture. The client initiates a report request to the report architecture by sending a message...

...such as report type, requester, quantity to be printed, and requested time. Based on the \*\*\*\*\*report\*\*\*\*\* type, a \*\*\*\*\*table\*\*\*\*\* of \*\*\*\*\*reports\*\*\*\*\* is examined in order to gather additional report-specific information and perform required validation routines...

...distribution requirements and determines the report to be created. It then passes control to the \*\*\*\*\*report\*\*\*\*\* execution process.

##### \*\*\*\*\*Report\*\*\*\*\* Execution (2902)

\*\*\*\*\*Report\*\*\*\*\* execution is the core of the reporting application framework. The main components of report execution include.

Format the report. This function is responsible for formatting the layout of the \*\*\*\*\*outputted\*\*\*\*\* \*\*\*\*\*report\*\*\*\*\* , including standard headers, column headings, row headings, and other static report

information.

Collect the information. This function is responsible for collecting the information (for example, data, text, image, \*\*\*\*\*graphics\*\*\*\*\*) that is required for the \*\*\*\*\*report\*\*\*\*\*. This function would utilize the Information Access Services component of the client/server architecture.

Format the information. This function is responsible for formatting the collected information into the appropriate \*\*\*\*\*display\*\*\*\*\* format based upon the \*\*\*\*\*report\*\*\*\*\* type and the \*\*\*\*\*report\*\*\*\*\* distribution requirements.

\*\*\*\*\*Output\*\*\*\*\* the \*\*\*\*\*report\*\*\*\*\*. This function initiates the \*\*\*\*\*report\*\*\*\*\* distribution function in order to distribute the created report to the specified devices (printers, disks, and so forth) and individuals.

The process of collecting, processing, formatting, and \*\*\*\*\*outputting\*\*\*\*\* \*\*\*\*\*report\*\*\*\*\* data can be accomplished in several different ways. For example, one method is to create...

...as Several additional options exist for distributing reports including timed reporting, multiple copy distribution, and \*\*\*\*\*report\*\*\*\*\* archiving. Also, a user \*\*\*\*\*interface\*\*\*\*\* function can be built to open and browse report files.

#### CUSTOM REPORTING APPROACHES

229

If...

...of how a custom report architecture relates to a workstation platform technology architecture.

This custom \*\*\*\*\*report\*\*\*\*\* process is responsible for processing all messages requesting generation, manipulation, or distribution of reports. The...

...service (generation, printing, or deletion) which is performed by a report manager module.

230

The \*\*\*\*\*report\*\*\*\*\* process maintains an internal database \*\*\*\*\*table\*\*\*\*\*, a \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\*, containing information about each \*\*\*\*\*report\*\*\*\*\* that has been requested for generation, including.

Requester ID

Report name

Date/time requested

Status application-defined report writer modules invoke an API to update the \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\* with a \*\*\*\*\*status\*\*\*\*\* of "completed" after a report has been produced or with "error" if the report cannot...

...provided to print the report after the generation if specified in the original request.  
Processed \*\*\*\*\*report\*\*\*\*\* records are removed from the \*\*\*\*\*table\*\*\*\*\* only after the \*\*\*\*\*output\*\*\*\*\* \*\*\*\*\*reports\*\*\*\*\* have been archived.  
Implementation and frequency of this table cleanup is to be determined in ...

...report generation request, the process flow proceeds as follows.

231

□ record is added to the \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\*  
\*\*\*\*\*table\*\*\*\*\*.

□ message is sent to the \*\*\*\*\*report\*\*\*\*\* writer process for immediate  
generation or to the event manager for generation at a specified...

...prints it if

if  
specified in the original A-PI request, and updates the \*\*\*\*\*status\*\*\*\*\*  
in the \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\*.

A request to print a \*\*\*\*\*report\*\*\*\*\* proceeds as follows.

The report \*\*\*\*\*status\*\*\*\*\* is retrieved from the \*\*\*\*\*report\*\*\*\*\*  
\*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\*.

The \*\*\*\*\*output\*\*\*\*\* file is located on disk and sent to the specified or  
default printer or the...

...for report scheduling.

Report deletion proceeds as follows.

The report record is removed from the \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\*  
\*\*\*\*\*table\*\*\*\*\*.

The \*\*\*\*\*report\*\*\*\*\* file is removed from disk.

Status information requests are performed directly from the API using...

...is responsible for performing various operations on reports. The  
following services are provided.

Delete a \*\*\*\*\*report\*\*\*\*\* request and any associated \*\*\*\*\*output\*\*\*\*\*  
Print a previously generated \*\*\*\*\*report\*\*\*\*\*.  
Update \*\*\*\*\*report\*\*\*\*\* status.

In all cases, the report name is passed through an input data block. For  
...

...request messages written to the report process queue. It creates a new  
entry in the \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\* with a  
\*\*\*\*\*status\*\*\*\*\* of "requested" and initiates the \*\*\*\*\*report\*\*\*\*\* writer  
process for immediate generation or sends a message to the event manager  
for future...

...generation.

Delete Report. The Delete Report function is responsible for removing a  
report from the \*\*\*\*\*Report\*\*\*\*\* \*\*\*\*\*Status\*\*\*\*\* list and deleting the  
generated \*\*\*\*\*output\*\*\*\*\* file (if any).

234

Print \*\*\*\*\*Report\*\*\*\*\*. The Print \*\*\*\*\*Report\*\*\*\*\* function sends a  
generated \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*output\*\*\*\*\* file to a specified or  
default printer. The report name and requesting process ID is...

...two or more languages are used, the report architecture must provide a  
multi-national user \*\*\*\*\*interface\*\*\*\*\*. (Note that large  
\*\*\*\*\*report\*\*\*\*\* runs targeted for multiple users ...users to jump to  
specific report pages).

Section indexing (allows users to jump to specific \*\*\*\*\*report\*\*\*\*\*

sections).

Search capabilities (allows users to search \*\*\*\*\*report\*\*\*\*\* for occurrence of a specific data stream).

10. Report Level Security: Reports may occasionally contain...

...might take. Finally, during the online day, the delivery costing mechanism might disallow transmission of \*\*\*\*\*reports\*\*\*\*\* that exceed a predetermined cost.

15. Multiple Destinations: The \*\*\*\*\*report\*\*\*\*\* architecture should support distribution of a single report to single or multiple destinations.

16. Destination...

...support software package, or other appropriate application.

25. Application Transparency: It is desirable for the \*\*\*\*\*report\*\*\*\*\* architecture to appear to the users as if it were part of the overall application...

...of the information as required.

27. Print Job Restart: It would be desirable if the \*\*\*\*\*report\*\*\*\*\* architecture allowed a print job to be restarted from the point of failure rather than...process performance, and forecasting/scheduling.

Where any Bann of customer service is involved, features like \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*reports\*\*\*\*\* on individual cases can sharpen customer response times while perfon-nance monitoring of groups and individuals can help quality improvement and efficiency exercises. Note that \*\*\*\*\*reports\*\*\*\*\* and reporting does not necessarily mean paper reports that are distributed in a traditional manner...it easy to accommodate the reconfigure components to satisfy holiday crunch by running multiple various \*\*\*\*\*transaction\*\*\*\*\* volumes. copies of the Order component across multiple servers. Components will help an IT organization...deal with the complex requirements of multi-step business-to-business and consumer-to-business \*\*\*\*\*transactions\*\*\*\*\*. To do this, the Web must evolve into a full-blown client/server medium that can run your line-of-business applications (i.e., a delivery vehicle for business \*\*\*\*\*transaction\*\*\*\*\* processing)... To move to the next step, the Web needs distributed objects.

"at's the...

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00784139

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A SELF-DESCRIBING STREAM IN  
A COMMUNICATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A UN FLUX  
D'AUTODESCRIPTEURS DANS UN ENVIRONNEMENT DE MODELES DE SERVICES DE  
COMMUNICATION

Patent Applicant/Assignee:

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Inventor(s):



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Application: WO 2000US23999 20000831 (PCT/WO US0023999)

Priority Application: US 99387070 19990831

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150517

English Abstract

A system, method, and article of manufacture are described for providing a self-describing stream-based communication system. Messages are sent which include data between a sending system and a receiving system. Meta-data is attached to the messages being sent between the sending system and the receiving system. The data of the messages sent from the sending system to the receiving system is translated based on the meta-data. The meta-data includes first and second sections. The first section identifies a type of object associated with the data and a number of attribute descriptors in the data. The second section includes a series of the attribute descriptors defining elements of the data.

French Abstract

L'invention concerne un systeme, un procede et un article de fabrication destines a constituer un systeme de communication a base d'un flux d'autodescripteurs. Des messages comprenant des donnees sont envoyes, entre un systeme expéditeur et un systeme récepteur. Des metadonnees sont attachees aux messages en cours d'envoi entre le systeme expéditeur et le systeme récepteur. Les donnees des messages envoyes du systeme expéditeur au systeme récepteur sont traduites d'apres les metadonnees, lesquelles comprennent des premiere et seconde sections. La premiere section identifie un type d'objet associe aux donnees et un nombre de descripteurs d'attributs presents dans celles-ci. La seconde section comprend une serie de descripteurs d'attributs definissant des elements des donnees.

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Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

Fulltext Availability:

Detailed Description

## Detailed Description

... of products that perform Transport-level encryption.

routers.

Cisco Systems  
Bay Networks  
3Com Corp.

firewalls.

\*\*\*\*\*Check\*\*\*\*\* Point's Firewall-1  
Secure Computing's BorderWare Firewall Server  
Raptor Systems' Eagle Firewall  
encryption...advanced preview functions may also be necessary.

Page indexing (allows users to jump to specific \*\*\*\*\*report\*\*\*\*\* pages).

Section indexing (allows users to jump to specific \*\*\*\*\*report\*\*\*\*\* sections).

Search capabilities (allows users to search report for occurrence of a specific data stream...

...might take. Finally, during the online day, the delivery costing mechanism might disallow transmission of \*\*\*\*\*reports\*\*\*\*\* that exceed a predetennined cost.

15. Multiple Destinations: The report architecture should support distribution of...

...support software package, or other appropriate application.

25. Application Transparency: It is desirable for the \*\*\*\*\*report\*\*\*\*\* architecture to appear to the users as if it were part of the overall application...process perforinance, and forecasting/scheduling. Where any form of customer service is involved, features like \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*reports\*\*\*\*\* on individual cases can sharpen customer response times while performance monitoring of groups and individuals can help quality improvement and efficiency exercises. Note that \*\*\*\*\*reports\*\*\*\*\* and reporting does not necessarily mean paper reports that are distributed in a traditional manner...that can run your line-of-business applications (i.e., a delivery vehicle for business \*\*\*\*\*transaction\*\*\*\*\* processing)... To move to the next step, the Web needs distributed objects.

"at's the...

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00784137

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DISTRIBUTED GARBAGE  
COLLECTION IN ENVIRONMENT SERVICES PATTERNS  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION EN MATIERE DE RECUPERATION  
D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:  
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Palo Alto, CA 94303-0746, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200116729 A2 20010308 (WO 0116729)  
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Priority Application: US 99386435 19990831  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*  
Publication Language: English  
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Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 150959

#### English Abstract

A system, method and article of manufacture are provided for detecting an orphaned server context. A collection of outstanding server objects is maintained and a list of contexts is created for each of the outstanding server objects. A compilation of clients who are interested in each of the outstanding server objects are added to the list. Recorded on the list is a duration of time since the clients invoked a method accessing each of the contexts of the outstanding server objects. The list is examined at predetermined intervals for determining whether a predetermined amount of time has passed since each of the objects has been accessed. Contexts that have not been accessed in the predetermined amount of time are selected and information is sent to the clients identifying the contexts that have not been accessed in the predetermined amount of time.

#### French Abstract

L'invention concerne un systeme, un procede et un article de fabrication permettant de detecter un contexte de serveur a l'abandon. On conserve une collection d'objets de serveur en cours et on cree une liste de contextes pour chaque objet dudit serveur, a laquelle on ajoute une compilation de clients s'interessant a chaque objet de serveur en cours. On enregistre sur la liste une duree a partir du moment ou les clients lancent un procede leur permettant d'accéder a chaque contexte des objets de serveur en cours. La liste est examinee a des intervalles predetermines pour etabliir si, depuis l'accès auxdits objets, un delai predetermine s'est ecoule ou non. Les contextes auxquels on n'a pas accede dans le delai predetermine sont selectionnes et les clients informes de l'identite de ces contextes.

#### Legal Status (Type, Date, Text)

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#### Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

#### Fulltext Availability:

Detailed Description

#### Detailed Description

... on the Internet or an intranet. Provides access control, URL

filtering, and virus scanning.

filters

\*\*\*\*\*Check\*\*\*\*\* Point FireWall-1 - \*\*\*\*\*combines\*\*\*\*\* Internet, intranet and remote user access control with strong authentication, encryption and network address translation...occurrence of a specific data stream).

IO. Report Level Security: Reports may occasionally contain sensitive \*\*\*\*\*information\*\*\*\*\*. It is therefore important that access to certain reports be restricted to authorized users. The...rather than having to reprint the entire report. This of particular concern for very large \*\*\*\*\*reports\*\*\*\*\*.

236

Technical Criteria

The following is a list of technical criteria that should be considered ...for users, an application may query these queues based on various criteria (a business event, \*\*\*\*\*status\*\*\*\*\* , assigned user, etc.). In addition, manipulation services are provided to allow queue entries to be ...

...and forecasting/scheduling.

241

Where any form of customer service is involved, features like status \*\*\*\*\*reports\*\*\*\*\* on individual cases can sharpen customer response times while performance monitoring of groups and individuals can help quality improvement and efficiency exercises. Note that \*\*\*\*\*reports\*\*\*\*\* and reporting does not necessarily mean paper \*\*\*\*\*reports\*\*\*\*\* that are distributed in a traditional manner, it can mean electronic messages or even triggers...

...of the workflow?

How an organization approaches the management of its workflow will determine which \*\*\*\*\*transaction\*\*\*\*\* rates and thousands of documents in which the rules for a certain document can be...it easy to accommodate the reconfigure components to satisfy holiday crunch by running multiple various \*\*\*\*\*transaction\*\*\*\*\* volumes. copies of the Order component across multiple servers.

Components will help an IT organization...

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00784136

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR BUSINESS LOGIC SERVICES PATTERNS IN A NETCENTRIC ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR STRUCTURES DE SERVICES DE LOGIQUE DE COMMERCE DANS UN ENVIRONNEMENT S'ARTICULANT AUTOUR DE L'INTERNET

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Legal Representative:

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Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116728 A2 20010308 (WO 0116728)  
Application: WO 2000US24197 20000831 (PCT/WO US0024197)  
Priority Application: US 99387658 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150863

English Abstract

A system, method, and article of manufacture are provided for implementing business logic service patterns for allowing reuse of a business object in a component-based architecture. An attribute dictionary pattern is used for controlling access to data of a business object via an attribute dictionary. A constant class pattern is provided for ensuring correct data at an attribute level. The patterns are utilized for reusing a business object which is classified as a business component, a business service, and/or a business facility.

French Abstract

L'invention porte sur un systeme, un procede et un article de fabrication s'appliquant a la mise en oeuvre de structures de services de logique de commerce en vue d'etre autorise a utiliser un objet commercial dans une architecture a base de composants. Une structure de dictionnaire d'attributs est utilisee pour commander l'accès aux donnees d'un objet commercial via un dictionnaire d'attributs. Une structure de classement constant assure la correction des donnees a un niveau d'attributs. Les structures sont utilisees pour reutiliser un objet commercial classifie comme composant commercial, service commercial et/ou installation commerciale.

Legal Status (Type, Date, Text)

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Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... on the Internet or an intranet. Provides access control, URL filtering, and virus scanning.

filters

\*\*\*\*\*Check\*\*\*\*\* Point FireWall-I - \*\*\*\*\*combines\*\*\*\*\* Internet, intranet and remote user access control with strong authentication, encryption and network address translation...for users, an application may query these queues based on various criteria (a business event, \*\*\*\*\*status\*\*\*\*\* , assigned user, etc.). In addition, manipulation services are provided to allow queue entries to be...quality improvement and efficiency exercises. Note that reports and reporting does not necessarily mean paper \*\*\*\*\*reports\*\*\*\*\* that are distributed in a traditional manner, it can mean electronic messages or even triggers...

...of the workflow?

How an organization approaches the management of its workflow will determine which \*\*\*\*\*transaction\*\*\*\*\* rates and thousands of documents in which the rules for a certain document can be...

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00784135

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A LOCALLY ADDRESSABLE INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION METTANT EN OEUVRE UNE INTERFACE ADRESSABLE LOCALEMENT DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE SERVICES DE COMMUNICATION

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Patent and Priority Information (Country, Number, Date):

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Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 151048

English Abstract

A system, method, and article of manufacture are provided for delivering service via a locally addressable interface. A plurality of globally addressable interfaces and a plurality of locally addressable interfaces are provided. Access is allowed to a plurality of different sets of services from each of the globally addressable interfaces and the locally addressable interface. Each interface has a unique set of services associated therewith. The globally addressable interfaces are registered in a naming service for facilitating access thereto. Use of the locally addressable interfaces is permitted only via the globally addressable interfaces or another locally addressable interface.

French Abstract

L'invention concerne un systeme, un procede et un article de production qui mettent en oeuvre une interface adressable localement pour fournir des services. Plusieurs interfaces adressables globalement et plusieurs

interfaces adressables localement sont mises en place. L'accès à plusieurs ensembles de services différents est autorisé à partir de chacune des interfaces adressables globalement et des interfaces adressables localement. À chaque interface est associé un ensemble unique de services. Les interfaces adressables globalement sont enregistrées dans un service d'affectation de noms pour en faciliter l'accès. L'utilisation des interfaces adressables localement n'est autorisée que si l'on passe par des interfaces adressables globalement ou par une autre interface adressable localement.

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Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

Fulltext Availability:  
Detailed Description

Detailed Description

... on the Internet or an intranet. Provides access control, URL filtering, and virus scanning.

filters

\*\*\*\*\*Check\*\*\*\*\* Point FireWall-1 - \*\*\*\*\*combines\*\*\*\*\* Internet, intranet and remote user access control with strong authentication, encryption and network address translation...A REPORT ARCHITECTURE

The report architecture within Environment Services supports the generation and delivery of \*\*\*\*\*reports\*\*\*\*\*. Applications request \*\*\*\*\*report\*\*\*\*\* services by sending a message to the reporting framework.

The following types of reports are...

...29 shows the major components of the reporting application framework.

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Report Initiation (2900)

The \*\*\*\*\*report\*\*\*\*\* initiation function is the \*\*\*\*\*interface\*\*\*\*\* for reporting applications into the \*\*\*\*\*report\*\*\*\*\* architecture. The client initiates a report request to the report architecture by sending a message...

...such as report type, requester, quantity to be printed, and requested time. Based on the \*\*\*\*\*report\*\*\*\*\* type, a \*\*\*\*\*table\*\*\*\*\* of \*\*\*\*\*reports\*\*\*\*\* is examined in order to gather additional report-specific information and perform required validation routines...

...have been successfully completed, the reporting process can continue. If any errors are identified, the \*\*\*\*\*report\*\*\*\*\* initiation function will return an error message to the requester application.

Initiate report execution. The...

...2902)

Report execution is the core of the reporting application framework. The main components of \*\*\*\*\*report\*\*\*\*\* execution include.

Format the report. This function is responsible for formatting the layout of the \*\*\*\*\*outputted\*\*\*\*\* \*\*\*\*\*report\*\*\*\*\* , including standard headers, column headings, row headings, and other static report information.

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Collect the information. This function is responsible for collecting the information (for example, data, text, image, \*\*\*\*\*graphics\*\*\*\*\*) that is required for the \*\*\*\*\*report\*\*\*\*\*. This function would utilize the Infor-nation Access Services component of the client/server architecture.

Format the information. This function is responsible for formatting the collected information into the appropriate \*\*\*\*\*display\*\*\*\*\* format based upon the \*\*\*\*\*report\*\*\*\*\* type and the \*\*\*\*\*report\*\*\*\*\* distribution requirements.

\*\*\*\*\*Output\*\*\*\*\* the \*\*\*\*\*report\*\*\*\*\*. This function initiates the \*\*\*\*\*report\*\*\*\*\* distribution function in order to distribute the created \*\*\*\*\*report\*\*\*\*\* to the specified devices (printers, disks, and so forth) and individuals.

The process of collecting, processing, formatting, and \*\*\*\*\*outputting\*\*\*\*\* \*\*\*\*\*report\*\*\*\*\* data can be accomplished in several different ways. For example, one method is to create...

...as Several additional options exist for distributing reports including timed reporting, multiple copy distribution, and \*\*\*\*\*report\*\*\*\*\* archiving. Also, a user \*\*\*\*\*interface\*\*\*\*\* function can be built to open and browse report files.

#### CUSTOM REPORTING APPROACHES

If a...

...custom report process is responsible for processing all messages requesting generation, manipulation, or distribution of \*\*\*\*\*reports\*\*\*\*\* . The following services are provided in an environment including a pair of workstations 3000 and...report service (generation, printing, or deletion) which is performed by a report manager module.

The \*\*\*\*\*report\*\*\*\*\* process maintains an internal database \*\*\*\*\*table\*\*\*\*\*, a \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\*, containing information about each \*\*\*\*\*report\*\*\*\*\* that has been requested for generation, including.

Requester ID  
Report name  
Date/time requested  
Status...

...generated report.

227

All application-defined report writer modules invoke an API to update the \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\* with a \*\*\*\*\*status\*\*\*\*\* of "completed" after a report has been produced or with "error" if the report cannot...

...provided to print the report after the generation if specified in the original request.

Processed \*\*\*\*\*report\*\*\*\*\* records are removed from the \*\*\*\*\*table\*\*\*\*\* only after the \*\*\*\*\*output\*\*\*\*\* \*\*\*\*\*reports\*\*\*\*\* have been archived. Implementation and frequency of this table cleanup is to be determined in ...

...report generation request, the process now proceeds as follows.



A record is added to the \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\*  
\*\*\*\*\*table\*\*\*\*\*.

A message is sent to the \*\*\*\*\*report\*\*\*\*\* writer process for immediate generation or to the event manager for generation at a specified...

...generates the report, prints it if specified in the original API request, and updates the \*\*\*\*\*status\*\*\*\*\* in the \*\*\*\*\*report\*\*\*\*\*  
\*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\*.

A request to print a \*\*\*\*\*report\*\*\*\*\* proceeds as follows.

The report \*\*\*\*\*status\*\*\*\*\* is retrieved from the \*\*\*\*\*report\*\*\*\*\*  
\*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\*.

The \*\*\*\*\*output\*\*\*\*\* file is located on disk and sent to the specified or default printer or the...  
...report scheduling.

228  
Report deletion proceeds as follows.

The report record is removed from the \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\*  
\*\*\*\*\*table\*\*\*\*\*.

The \*\*\*\*\*report\*\*\*\*\* file is removed from disk.

Status information requests are performed directly from the A-PI...

...is responsible for performing various operations on reports. The following services are provided.

Delete a \*\*\*\*\*report\*\*\*\*\* request and any associated \*\*\*\*\*output\*\*\*\*\*  
Print a previously generated \*\*\*\*\*report\*\*\*\*\*.

Update \*\*\*\*\*report\*\*\*\*\* status.

230  
In all cases, the report name is passed through an input data block...  
...request messages written to the report process queue. It creates a new entry in the \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\* with a \*\*\*\*\*status\*\*\*\*\* of "requested" and initiates the report writer process for immediate generation or sends a message...  
...Report. The Delete Report function is responsible for removing a report from the Report io \*\*\*\*\*Status\*\*\*\*\* list and deleting the generated \*\*\*\*\*output\*\*\*\*\* file (if any).

Print \*\*\*\*\*Report\*\*\*\*\*. The Print \*\*\*\*\*Report\*\*\*\*\* function sends a generated \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*output\*\*\*\*\* file to a specified or default printer. The report name and requesting process ID is...to actual distribution. Ideally, the report architecture itself-would provide support for online preview of \*\*\*\*\*reports\*\*\*\*\* through software located on the intelligent . \*\*\*\*\*Graphical\*\*\*\*\* User Interface: The architecture should provide users with a graphical user interface.

7. Bilingual Support...

...two or more languages are used, the report architecture must provide a multi-national user \*\*\*\*\*interface\*\*\*\*\* (Note that large \*\*\*\*\*report\*\*\*\*\* runs targeted for multiple users may require the ability to change languages during the report...

...It is therefore important that access to certain reports be restricted to authorized users. The \*\*\*\*\*report\*\*\*\*\* architecture should provide a mechanism for implementing \*\*\*\*\*report\*\*\*\*\* level security. This security must be in place on all platforms with the client/server...

...destinations.

16. Destination Rationalization: For some systems, it is possible that multiple copies of a \*\*\*\*\*report\*\*\*\*\* will be sent to the same site -- to several different users, for example. In these...between the systems might be acceptable.

26. Selective Printing: It would be desirable for the \*\*\*\*\*report\*\*\*\*\* architecture to provide users with the ability to print only selected pages or sections of...

...to be restarted from the point of failure rather than having to reprint the entire \*\*\*\*\*report\*\*\*\*\*. This of particular concern for very large \*\*\*\*\*reports\*\*\*\*\*.

235

#### Technical Criteria

The following is a list of technical criteria that should be considered ...for users, an application may query these queues based on various criteria (a business-event, \*\*\*\*\*status\*\*\*\*\*, assigned user, etc.). In addition, manipulation services are provided to allow queue entries to be ...

...quality improvement and efficiency exercises. Note that reports and reporting does not necessarily mean paper \*\*\*\*\*reports\*\*\*\*\* that are distributed in a traditional manner, it can mean electronic messages or even triggers...

...of the workflow?

How an organization approaches the management of its workflow will determine which \*\*\*\*\*transaction\*\*\*\*\* rates and thousands of documents in which the rules for a certain document can be...Agent component that knows someone's buying preferences, shops for the best deals, and either \*\*\*\*\*reports\*\*\*\*\* back to the user or makes the purchase.

A pattern emerges ...it easy to accommodate the reconfigure components to satisfy holiday crunch by running multiple various \*\*\*\*\*transaction\*\*\*\*\* volumes. copies of the Order component across multiple servers.

Components will help an IT organization...

...map closely to the business enterprise itself (i.e., the way it operates and the \*\*\*\*\*information\*\*\*\*\* that defines it).

Business Components model the business, and thus they enable applications to more...combined into one Business Component. This could be problematic if a future application needs warehouse \*\*\*\*\*information\*\*\*\*\*, but not inventory \*\*\*\*\*information\*\*\*\*\*.

Smaller Business Component tends to be more flexible. It's also easier to reuse them...

00784132

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A LEGACY WRAPPER IN A  
COMMUNICATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET DISPOSITIF POUR MODULE D'HABILLAGE EXISTANT DANS UN  
ENVIRONNEMENT DE SCHEMAS DE SERVICES DE COMMUNICATION

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DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150947

English Abstract

A system, method, and article of manufacture are provided for affording  
access to a legacy system. A plurality of components coupled to a client  
via a component integration architecture are provided for servicing the  
client. A legacy system is interconnected to the client via the  
integration architecture using a legacy wrapper. The legacy system and  
the client are interfaced via the legacy wrapper by communicating with  
the client by way of a first protocol and by communicating with the  
legacy system by way of a second protocol.

French Abstract

Cette invention concerne un systeme, un procede et un dispositif donnant  
acces a un systeme existant. Une pluralite de composants relies a un  
client via une architecture d'integration de composants est mise a la  
disposition du client. Un systeme existant est interconnecte via  
l'architecture d'integration au moyen d'un module d'habillage existant.  
Le systeme existant et le client sont mis en interface via le module  
d'habillage existant, la communication avec le client se faisant au moyen  
d'un premier protocole, celle avec le systeme existant au moyen d'un  
second protocole.

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Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*  
International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... the Internet or an intranet. Provides access control, URL filtering, and virus scanning.

#### filters

to \*\*\*\*\*Check\*\*\*\*\* Point FireWall-1 - \*\*\*\*\*combines\*\*\*\*\* Internet, intranet and remote user access control with strong authentication, encryption and network address translation...process performance, and forecasting/scheduling.

Where any form of customer service is involved, features like \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*reports\*\*\*\*\* on individual cases can sharpen customer response times while performance monitoring of groups and individuals can help quality improvement and efficiency exercises. Note that \*\*\*\*\*reports\*\*\*\*\* and reporting does not necessarily mean paper \*\*\*\*\*reports\*\*\*\*\* that are distributed in a traditional manner, it can mean electronic messages or even triggers...

...PCT/US00/24084 of workflow, production, collaborative, and ad hoc. A production environment involves high \*\*\*\*\*transaction\*\*\*\*\* rates and thousands of documents in which the rules for a certain document can be ...

20/5,K/23 (Item 20 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00784126

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR AN EXCEPTION RESPONSE TABLE  
IN ENVIRONMENT SERVICES PATTERNS

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A UNE TABLE DE REPOSE  
D'EXCEPTION DANS DES CONFIGURATIONS DE SERVICES D'ENVIRONNEMENT

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 38th  
Floor, 2029 century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116706 A2-A3 20010308 (WO 0116706)

Application: WO 2000US24086 20000831 (PCT/WO US0024086)

Priority Application: US 99387873 19990831

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK  
DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description  
Claims  
Fulltext Word Count: 150318

English Abstract

A system, method and article of manufacture are provided for recording exception handling requirements for maintaining a consistent error handling approach. An exception response table is provided in which an exception is recorded. The context of the exception is entered in the exception response table and a response for the exception is listed in the exception response table. The response is subsequently outputted upon the exception occurring in the context.

French Abstract

L'invention concerne un systeme, un procede et un article de production qui permettent d'enregistrer des exigences de traitement d'exception dans le but de maintenir une approche de traitement d'erreurs coherente. Une table de reponse d'exception est fournie et une exception enregistree dans cette table. Le contexte de l'exception est entre dans la table de reponse d'exception apres quoi une reponse pour l'exception est listee dans la table. Cette reponse est ensuite produite si l'exception apparait dans le contexte.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.  
Search Rpt 20011122 Late publication of international search report  
Republication 20011122 A3 With international search report.  
Examination 20011220 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... that can run your line-of-business applications (i.e., a delivery vehicle for business \*\*\*\*\*transaction\*\*\*\*\* processing)... To move to the next step, the Web needs distributed objects.

"at's the...

20/5,K/24 (Item 21 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00784124

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116704 A2-A3 20010308 (WO 0116704)  
Application: WO 2000US24082 20000831 (PCT/WO US0024082)  
Priority Application: US 99386715 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150733

#### English Abstract

A system, method and article of manufacture are provided for sorting requests that are being unbatched from a batched message. A group of business objects necessary for a transaction are provided. Logically-related requests received from the business objects are grouped. Sorting rules and/or sort weights are obtained and the requests in the message are sorted and placed in a specific order determined from the sorting rules and/or the sort weights. The sorted requests are batched into a single message which is sent to a data server where the requests are unbundled from the message in the specific order.

#### French Abstract

L'invention porte sur un systeme, un procede et un article de fabrication utilises dans le tri de requetes qui sont desolidarisees d'un message traite par lots. L'invention porte egalement sur un groupe d'objets commerciaux destines a etre utilises dans une transaction. Les requetes relatives a une logique et provenant d'objets commerciaux sont groupees. Des regles et/ou des poids de tri sont obtenus et les requetes du message sont trieess et placees dans un ordre specifique, determine a partir des regles et/ou des poids de tri. Les requetes trieess sont traitees par lots dans un message unique qui est envoye a un serveur de donnees ou les requetes sont desolidarisees du message dans l'ordre specifique.

#### Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20011206 Late publication of international search report

Republication 20011206 A3 With international search report.

Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

Fulltext Availability:

Detailed Description

#### Detailed Description

... of products that perform Transport-level encryption.

routers.

Cisco Systems

Bay Networks

3Com Corp.

firewalls.

\*\*\*\*\*Check\*\*\*\*\* Point's Firewall-1

Secure Computing's BorderWare Firewall Server

Raptor Systems' Eagle Firewall  
encryption...report sections).

J

Search capabilities (allows users to search report for occurrence of a specific \*\*\*\*\*data\*\*\*\*\* stream).

232

IO. \*\*\*\*\*Report\*\*\*\*\* Level Security: \*\*\*\*\*Reports\*\*\*\*\* may occasionally contain sensitive information. It is therefore important that access to certain reports...

...a predetermined cost.

15. Multiple Destinations: The report architecture should support distribution of a single \*\*\*\*\*report\*\*\*\*\* to single or multiple destinations.

16. Destination Rationalization: For some systems, it is possible that...

...support software package, or other appropriate application.

25. Application Transparency: It is desirable for the \*\*\*\*\*report\*\*\*\*\* architecture to appear to the users as if it were part of the overall application...process performance, and forecasting/scheduling.

Where any form of customer service is involved, features like \*\*\*\*\*status\*\*\*\*\* \*\*\*\*\*reports\*\*\*\*\* on individual cases can sharpen customer response times while performance monitoring of groups and individuals can help quality improvement and efficiency exercises. Note that \*\*\*\*\*reports\*\*\*\*\* and reporting does not necessarily mean paper reports that are distributed in a traditional manner...

...As data and application logic are split, better control is needed to track processing/data \*\*\*\*\*status\*\*\*\*\* across location.

Will there be business process re-engineering?  
Is the business process well defined...

...PCT/USOO/24082 of workflow, production, collaborative, and ad hoc. A production environment involves high \*\*\*\*\*transaction\*\*\*\*\* rates and thousands of documents in which the rules for a certain document can be ...

...the application.

Application Logic (b2504)

Application Logic is the expression of business rules and procedures ( \*\*\*\*\*e\*\*\*\*\*.g., the steps and rules that govern how a sales order is fulfilled). As such...

...Access Services isolate the Business Logic from the technical specifics of how information is stored (\*\*\*\*\*e\*\*\*\*\*. g., location transparency, RDBMS syntax, etc.). Data Abstraction provides the application with a more logical...it easy to accommodate the reconfigure components to satisfy holiday crunch by running multiple various \*\*\*\*\*transaction\*\*\*\*\* volumes. copies of the Order component across multiple servers.

Components will help an IT organization...consequently less flexible. For example, assume that the concepts of warehouse and inventory have been \*\*\*\*\*combined\*\*\*\*\* into one Business Component. This could be problematic if a future application needs warehouse information...with the complex

requirements of multi-step business-to-business and consumer-to-business  
270

\*\*\*\*\*transactions\*\*\*\*\*. To do this, the Web must evolve into a full-blown  
client/server medium that can run your line-of-business applications  
(i.e., a delivery vehicle for business \*\*\*\*\*transaction\*\*\*\*\* processing),  
To move to the next step, the Web needs distributed objects.

What's the...

20/5,K/25 (Item 22 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00777020

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR RESOURCE ADMINISTRATION IN  
AN E-COMMERCE TECHNICAL ARCHITECTURE  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ADMINISTRATION DE RESSOURCES  
DANS UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

ACCENTURE LLP, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL  
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Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box  
52037, Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109791 A2-A3 20010208 (WO 0109791)

Application: WO 2000US20547 20000728 (PCT/WO US0020547)

Priority Application: US 99364161 19990730

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*; \*\*\*\*\*G06F-017/60\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 136396

English Abstract

A system, method and article of manufacture provide a resources  
e-commerce technical architecture. One embodiment of the present  
invention includes first performing network performance modeling on a  
network. Context objects are shared among a plurality of components  
executed on a transaction server on the network. Application consistency  
is maintained by referencing text phrases through a short codes  
framework. Further, software modules are managed during development of  
the architecture.

French Abstract

Cette invention se rapporte a un systeme, a un procede et a un article  
manufacture qui forment une architecture technique de commerce  
electronique pour l'administration de ressources. Dans un mode de



realisation de cette invention, on soumet d'abord un reseau a une operation de modelisation des performances reseau. Les objets contextes sont partages entre plusieurs elements executes sur un serveur de transactions du reseau. On maintient la coherence des applications en referencant des phrases textes via une structure de codes courts. Des modules de logiciels sont en outre geres pendant l'elaboration de cette architecture.

Legal Status (Type, Date, Text)

Publication 20010208 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010719 Request for preliminary examination prior to end of 19th month from priority date  
Search Rpt 20010830 Late publication of international search report  
Republication 20010830 A3 With international search report.  
Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*  
International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*...

...\*\*\*\*\*G06F-017/60\*\*\*\*\*

Fulltext Availability:  
Detailed Description

Detailed Description

... systems or 1 5 databases. Transaction Partitioning Services provide the application with a simple single \*\*\*\*\*transaction\*\*\*\*\* \*\*\*\*\*view\*\*\*\*\*.

ReTA implementation

ReTA implements \*\*\*\*\*Transaction\*\*\*\*\* Partitioning Services through Microsoft's Distributed \*\*\*\*\*Transaction\*\*\*\*\* Manager and MTS 2 Business Logic

The execution architecture services are all generalized services designed ...Transaction Server Development.

Accept default location for WWW Service install, Click Next  
Accept default for \*\*\*\*\*Transaction\*\*\*\*\* Server (should be Administration> local).

Application may begin to install.

InstaUlConfigure Database Connectivity

Install Oracle...to configure a Microsoft Internet Information Server (IIS) web server and an application using Microsoft \*\*\*\*\*Transaction\*\*\*\*\* Server for use on a ReTA engagement.

Assumptions

This portion of the present description assumes...set-up" of the option pack. prompted.

Double click on the Personal Web Server component.

\*\*\*\*\*Check\*\*\*\*\* the box for the Internet Service Manager component  
Click OK.

Double Click \*\*\*\*\*Transaction\*\*\*\*\* Server.

\*\*\*\*\*Check\*\*\*\*\* box for \*\*\*\*\*Transaction\*\*\*\*\* Server Development.

Accept default location for WWW Service install, Click Next  
Accept default for Transaction...When Prompted for the Application user id and password enter. connectivity (Usclid: RetaUser, Password: RetaUser) \*\*\*\*\*information\*\*\*\*\*.

# STANDARDS

## Objectives

## Purpose

The purpose of this guide is to provide a reasonable set of...

20/5,K/26 (Item 23 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00777011 \*\*Image available\*\*

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CODES TABLE FRAMEWORK  
DESIGN IN AN E-COMMERCE ARCHITECTURE  
SYSTEME, PROCEDE ET ARTICLE FABRIQUE POUR LA CONCEPTION D'UNE STRUCTURE DE  
TABLES DE CODES DANS UNE ARCHITECTURE DE COMMERCE ELECTRONIQUE

## Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 'S Gravenhage, The Hague, NL,  
NL (Residence), NL (Nationality), (For all designated states except:  
US)

## Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US  
(Residence), US (Nationality), (Designated only for: US)

## Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,  
Palo Alto, CA 94303, US,

## Patent and Priority Information (Country, Number, Date):

Patent: WO 200109716 A2-A3 20010208 (WO 0109716)  
Application: WO 2000US20705 20000728 (PCT/WO US0020705)  
Priority Application: US 99364491 19990730

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 136146

## English Abstract

A system, method and article of manufacture are provided for maintaining application consistency by referencing text phrases through a short codes framework. First, a table of codes each having a text phrase associated therewith is provided. Such table of codes is stored on a local storage medium. Next, the table of codes is accessed on the local storage medium. One of the text phrases is subsequently retrieved by selecting a corresponding one of the codes of the table. During operation, modification of the text phrases associated with each of the codes of the table is permitted.

## French Abstract

L'invention concerne un systeme, un procede et un article fabrique destine a maintenir la coherence d'applications par reference a des phrases textuelles a l'aide d'une structure de codes courts. Tout d'abord, une table de codes a chacun desquels est associee une phrase textuelle est fournie. Cette table de codes est stockee sur un support de

stockage local. Ensuite, l'accès à la table de codes est exécuté sur le support de stockage local. Une des phrases textuelles est ensuite extraite par sélection d'un des codes correspondants de la table. Pendant le fonctionnement, la modification des phrases textuelles associées à chacun des codes de la table est permise.

Legal Status (Type, Date, Text)

Publication 20010208 A2 Without international search report and to be republished upon receipt of that report.

Search Rpt 20010927 Late publication of international search report

Republication 20010927 A3 With international search report.

Main International Patent Class: \*\*\*\*\*G06F-009/46\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-009/44\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... to be mixed and integrated with existing systems. More sophisticated intranets and extranets often require \*\*\*\*\*on\*\*\*\*\* \*\*\*\*\*line\*\*\*\*\* transactions or database inquiries of legacy environments which may not have the I O level...of paper or photographic portion of the present descriptions which contain screen data, application data, \*\*\*\*\*graphics\*\*\*\*\* or images.

ReTA implementation

ReTA implements \*\*\*\*\*Report\*\*\*\*\* and Print Services through the NT 4.0 operating system.

Web Browser

Web Browser Services...the Web Browser, Form Services within the Web Browser enable applications to use fields to \*\*\*\*\*display\*\*\*\*\* and collect data. The only difference is the technology used to develop the Forms. The...

...in one of two ways: the transaction is either committed or rolled back. When a \*\*\*\*\*transaction\*\*\*\*\* is committed, all changes made by the associated requests are made

215

pen-nanent. When...

...within a single business event to be grouped as a single, logical unit of work.

\*\*\*\*\*Transaction\*\*\*\*\* Monitor

Description

The \*\*\*\*\*Transaction\*\*\*\*\* Monitor Services are the primary \*\*\*\*\*interface\*\*\*\*\* through which applications invoke \*\*\*\*\*Transaction\*\*\*\*\* Services and receive \*\*\*\*\*status\*\*\*\*\* and error \*\*\*\*\*information\*\*\*\*\*. \*\*\*\*\*Transaction\*\*\*\*\* Monitor Services, in conjunction with \*\*\*\*\*Information\*\*\*\*\* Access and Communication Services provide for load balancing across processors or machines and location transparency...

...at all. Resource Management Services use locking, commit, and rollback services, and are integrated with \*\*\*\*\*Transaction\*\*\*\*\* Management Services.

ReTA implementation

ReTA implements Resource Manager Services through NITS 2

\*\*\*\*\*Transaction\*\*\*\*\* Management

Description

\*\*\*\*\*Transaction\*\*\*\*\* Management Services coordinate \*\*\*\*\*transactions\*\*\*\*\* across one or more resource managers either on a single machine or multiple machines within...

...multiple application systems or databases. Transaction Partitioning Services provide the application with a simple single \*\*\*\*\*transaction\*\*\*\*\* \*\*\*\*\*view\*\*\*\*\*.

ReTA implementation

ReTA implements \*\*\*\*\*Transaction\*\*\*\*\* Partitioning Services through Microsoft's Distributed \*\*\*\*\*Transaction\*\*\*\*\* Manager and MTS 2

Business Logic

The execution architecture services are all generalized services designed ...outlined below.

Central vs. Distributed Control

Platform Constraints

Integration with other Functions

Anticipated Volume of \*\*\*\*\*Data\*\*\*\*\* & \*\*\*\*\*Transaction\*\*\*\*\* Throughput

Number of Users for the Tool

Level of Support Required

INSTALLATION

Oracle Database Installation...Server environ Pentium. 11 Microsoft

Internet Information Server v4.0

-nient 2 GB RAM Microsoft \*\*\*\*\*Transaction\*\*\*\*\* Server v2.0

8 GB Hard Drive Microsoft Site Server Commerce Edition

CD-ROM v3...Server component.

Check the box for the Internet Service Manager component

Click OK.

Double Click \*\*\*\*\*Transaction\*\*\*\*\* Server.

\*\*\*\*\*Check\*\*\*\*\* box for \*\*\*\*\*Transaction\*\*\*\*\* Server Development.

Accept default location for WWW Service install, Click Next

Accept default for Transaction...Visual SourceSafe 6.0 and

NEcrosoft Visual C++ 6 . Ignore warning message when

deselecting the \*\*\*\*\*Data\*\*\*\*\* Access \*\*\*\*\*check\*\*\*\*\* box.

Click on Nficrosoft Visual C+ + 6.0

Click Change Option.

De-select everything except...

...to configure a Microsoft Internet Information Server (HS) web server and an application using Microsoft \*\*\*\*\*Transaction\*\*\*\*\* Server for I O use on a ReTA engagement.

Assumptions

This portion of the present...

20/5,K/27 (Item 24 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761432

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES AND CUSTOMER PROFILE

PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US

BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US

Legal Representative:

BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN  
55402-0903, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073958 A2 20001207 (WO 0073958)

Application: WO 2000US14459 20000524 (PCT/WO US0014459)

Priority Application: US 99320818 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 151011

English Abstract

The present invention is provided for comparison shopping by utilizing a customer's profile to prioritize the features of a group of similar, competing products. First, a customer's profile is developed. This profile may be developed from many sources including customer input, customer buying habits, customer income level, customer searching habits, customer profession, customer education level, customer's purpose of the pending sale, customer's shopping habits, etc. Next, the customer selects multiple, similar items, i.e. products or services to compare. Finally, a comparison table is presented which prioritizes the features in accordance with the customer's profile.

French Abstract

La presente invention concerne un achat par comparaison grace a l'utilisation d'un profil consommateur pour etablir des priorites dans les caracteristiques d'un groupe de produits analogues en concurrence. D'abord on elabore un profil consommateur. Ce profil peut etre elabore a partir de plusieurs sources, y compris une entree de donnees du consommateur, les habitudes d'achat du consommateur, le revenu du consommateur, les habitudes de recherche du consommateur, la profession du consommateur, le niveau d'education du consommateur, les attentes du consommateur pour la vente en cours, les habitudes d'achat du consommateur, etc. Ensuite, le consommateur selectionne plusieurs articles analogues, c.-a-d. des produits ou des services afin de les comparer. Enfin, un tableau de comparaison produit etablit des priorites de caracteristiques en fonction du profil du consommateur.

Legal Status (Type, Date, Text)

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010222 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... Control-Action-Response (CAR) diagram is a commonly used technique for specifying the design of \*\*\*\*\*GUI\*\*\*\*\* windows. It is typically developed using a matrix or spreadsheet tool such as Microsoft Excel...

...speeds differ for products.

Factors to consider are whether the application will consist of heavy \*\*\*\*\*data\*\*\*\*\* entry, \*\*\*\*\*transaction\*\*\*\*\* processing, or a large user base.

Does the product integrate with other tools and/or...0 patterns, complexity, and data and variable usage. An alternate form of presentation is through \*\*\*\*\*reports\*\*\*\*\*. These provide cross-reference listings or \*\*\*\*\*graphical\*\*\*\*\* representations of control or data flows.  
Graphical Representation  
Graphical representation tools are used to display...

20/5,K/28 (Item 25 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00761424

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality)

Inventor(s):

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MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073930 A2 20001207 (WO 0073930)  
Application: WO 2000US14458 20000524 (PCT/WO US0014458)  
Priority Application: US 99321360 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 149456

English Abstract

French Abstract

L'invention concerne un systeme, un procede et un article manufacture destines a afficher des phases de fourniture de composants d'un systeme, en affichant d'abord une representation picturale d'un systeme existant comprenant plusieurs composants. Ensuite, une premiere serie de composants a fournir dans une premiere phase est presentee. Cette operation s'effectue par codage indiciel de la premiere serie de composants, de facon specifique. Par la suite, une deuxieme serie de composants a fournir dans une deuxieme phase est presentee. Cette operation s'effectue par codage indiciel de la deuxieme serie de composants, de facon unique par rapport au codage indiciel de la premiere serie de composants.

Legal Status (Type, Date, Text)

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010301 Request for preliminary examination prior to end of 19th month from priority date  
Declaration 20011108 Late publication under Article 17.2a  
Republication 20011108 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... graphical representations of control or data flows.

Graphical Representation

Graphical representation tools are used to \*\*\*\*\*display\*\*\*\*\* important system \*\*\*\*\*information\*\*\*\*\* in a form, which is easier to assimilate. These tools may, for example, produce structure...

20/5,K/29 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00743967 \*\*Image available\*\*

AUTOMATIC TRANSACTION CLEARING SYSTEM AND METHOD

SYSTEME ET PROCEDE DE COMPENSATION PAR TRANSACTION AUTOMATIQUE

Patent Applicant/Assignee:

ECLEARING COM INC, 70 East Lake Street, Chicago, IL 60601, US, US

(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

STAHL Charles S Jr, 279 Oakton Court, Lisle, IL 60532, US, US (Residence), US (Nationality), (Designated only for: US)

BOUCHARD Gary P, 1921 Banks Drive, Elgin, IL 60123, US, US (Residence), US (Nationality), (Designated only for: US)

LICHTMAN Herbert R, Suite 1811, 151 North Michigan Avenue, Chicago, IL 60601, US, US (Residence), US (Nationality), (Designated only for: US)

CLARK Michael R, Unit 202, 525 West Oakdale, Chicago, IL 60657, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

POTTHAST James W, Potthast & Associates, 2712 North Ashland Avenue, Chicago, IL 60614, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200057337 A1 20000928 (WO 0057337)

Application: WO 2000US8284 20000324 (PCT/WO US0008284)

Priority Application: US 99126204 19990325

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 30046

#### English Abstract

An interactive automated transaction clearing system (10) having an automatic clearing operation (28) controlled by an automatic clearing operator (28) and including means for parties to register a proposed transaction (30, 32) for clearing, and automatically generating automatic payment directions (44) in accordance with the proposed transaction (30, 32) and an automatic funds controller (34) controlled by a party other than the automatic clearing operator (28). The automatic funds controller (34) includes means for receiving the funds of the parties, and for automatically making payments from funds in accordance with the automatic payment directions (44).

#### French Abstract

L'invention concerne un systeme de compensation (10) par transaction automatisee interactive caracterise en ce qu'il comprend une operation de compensation automatique (28) controlee par un operateur de compensation automatique et presentant des moyens permettant aux parties d'enregistrer une transaction proposee (30, 32) pour une compensation, et generant automatiquement des directives de paiement automatiques (44) conformement a la transaction proposee (30, 32), ainsi qu'un controleur de fonds automatique (34) controle par une partie autre que l'operateur de compensation automatique (28). Le controleur de fonds automatique (34) comprend des moyens permettant de recevoir les fonds des parties et d'effectuer automatiquement des paiements a partir des fonds conformement aux directives de paiement automatiques (44).

#### Legal Status (Type, Date, Text)

Publication 20000928 A1 With international search report.

Publication 20000928 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Examination 20010405 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Fulltext Availability:

Claims

#### Claim

... Your Transactions. ☐ Create a New Transaction.

☐ Go to the Message Center. (you have 2 messages)

☐ \*\*\*\*\*View\*\*\*\*\* Active \*\*\*\*\*Transactions\*\*\*\*\*.

☐ Demand Binding Arbitration. Manage Your Account. ☐ Edit Your Contact Information. ☐ Edit your Username and Password...you have responded.

We suggest that you should print out informational messages for future reference.

\*\*\*\*\*Transaction\*\*\*\*\* Message

Number Counterparty Summary

Msg re Seller Waste Management Seller has accepted your proposed



mGrkmgr, \*\*\*\*\*transaction\*\*\*\*\*  
Trans #9 Busisness Account  
Seller Waste Management  
Msg re morkmgr, Seller has accepted your proposed  
Trans #11 Busisness Account \*\*\*\*\*transaction\*\*\*\*\*  
Msg re Seller Waste Management Seller has accepted your proposed  
Trans #-6 MGrkmgr, \*\*\*\*\*transaction\*\*\*\*\*  
Busisness Account  
F'l g. @ I B  
clecring Trcnscction Stctus  
Quick Summary  
\*\*\*\*\*Transaction\*\*\*\*\* Number 6  
You and Seller Most Management (markmgr/Busisness Account) have agreed on  
the terms of this \*\*\*\*\*transaction\*\*\*\*\*. eClearing is waiting to receive  
sufficient funds from you, at which time eClearing will instruct...

...America, Chicago, IL Routing  
Transit Number 07000039, Account Number 87659-63202, Account Name  
ECLEARING CUSTOMER \*\*\*\*\*TRANSACTION\*\*\*\*\* ACCOUNT. Please note that  
international wire transfers should be routed to SWIFT BOFAUS44  
(Bank of America, Chicago IL), 07000039, ECC \*\*\*\*\*Transaction\*\*\*\*\*  
Account #87959  
All remitted funds MUST reference the \*\*\*\*\*Transaction\*\*\*\*\* Number.  
Please do not  
\*\*\*\*\*combine\*\*\*\*\* multiple remittances into a single remittance, the  
above-requested remittance must be received in the EXACT amount requested  
per each \*\*\*\*\*transaction\*\*\*\*\*.  
Deal Terms  
F'Ig@ I I C  
clearing Message \*\*\*\*\*Viewer\*\*\*\*\*  
Quick Summary  
\*\*\*\*\*Transaction\*\*\*\*\* Number 12  
eClearing has received your \*\*\*\*\*payment\*\*\*\*\* in the amount of \$2,000.00  
related to this \*\*\*\*\*transaction\*\*\*\*\*. This is less than the \$2,025.00  
that you were asked to remit. Please...

...us how you wish to proceed.  
Deal Terms  
F'l g,, I I D  
Current \*\*\*\*\*Transaction\*\*\*\*\* \*\*\*\*\*Information\*\*\*\*\*  
\*\*\*\*\*Transaction\*\*\*\*\* Number 12  
Halmart, bettybuyer  
Buyer Busisness Account  
Seller most management,markmkr,  
Busisness Account  
\*\*\*\*\*Transaction\*\*\*\*\* Description waste removal monthly  
service for mar '99  
\*\*\*\*\*Transaction\*\*\*\*\* Amount \$2,000.00  
Automatic Release Interval 6 calandor days  
Buyer's reference as per annual contract dated 12/1/98  
Seller's Reference none  
Seller's \*\*\*\*\*Payment\*\*\*\*\* \*\*\*\*\*Information\*\*\*\*\*  
\*\*\*\*\*Transaction\*\*\*\*\* Amount \$2,000.00  
Annual Fee + \$25.00  
\*\*\*\*\*Transaction\*\*\*\*\* Fee -\$0.00  
Total Owed by Buyer =\$2@025.00  
Chronolog  
F g. I I...

...be 6 calendar days. 3/4/99 11:55:00 Seller rnarkmgr accepted the  
proposal \*\*\*\*\*transaction\*\*\*\*\*.  
AM EST  
3/16/99 4: 52: 00 Too little money arrived from Buyer.

PM...

...the seller.  
clearing View All Trnscctions  
Welcome Filling Fields  
Transactions in which you are Buyer:  
\*\*\*\*\*Transaction\*\*\*\*\* Buyer Description Price Notes  
Mast Management remedial project #42 dated  
Trans #5 mGrkmgr, Mar 1...

...1 mGrkmgr, Mar 1, 99 \$2t0001000.00  
Business Account  
eClearing has no record of any \*\*\*\*\*transactions\*\*\*\*\* in which you are  
seller  
F\*Igo I 3A  
clearing \*\*\*\*\*View\*\*\*\*\* All \*\*\*\*\*Transactions\*\*\*\*\*  
Current \*\*\*\*\*Transaction\*\*\*\*\* \*\*\*\*\*Information\*\*\*\*\*  
\*\*\*\*\*Transaction\*\*\*\*\* Number 6  
Buyer Filling Fields, Inc. sloppyjoe,  
Business Account  
Seller Mast Management, markmgr  
Business Account  
\*\*\*\*\*Transaction\*\*\*\*\* Description remedial project #42  
dated 3/1 99  
\*\*\*\*\*Transaction\*\*\*\*\* Amount \$61000t000.00  
Automatic Release Interval 6 calandar days.  
Buyer's reference 2nd installment for...

...s Reference due as per terms of contract #42  
dated 3/1/99  
Seller's \*\*\*\*\*Payment\*\*\*\*\* \*\*\*\*\*Information\*\*\*\*\*  
\*\*\*\*\*Transaction\*\*\*\*\* Amount \$6,000,000.00  
Annual Fee + \$0.00  
\*\*\*\*\*Transaction\*\*\*\*\* Fee - \$0.00  
Total Owed by Buyer \$61000@000.00  
Chronolog  
33 / 66 PCT[US00/08284 F\*1 g. 1 3 B  
Welcome Most Management  
Seller's \*\*\*\*\*Payment\*\*\*\*\* \*\*\*\*\*Information\*\*\*\*\*  
\*\*\*\*\*Transaction\*\*\*\*\* Amount \$6,000,000-00  
Annual Fee -\$0.00  
\*\*\*\*\*Transaction\*\*\*\*\* Fee -\$509000.00  
Outbound Wire/SWIFT Fee -\$0.00  
Net Proceeds to Seller =\$5,950...

...be 6 calendar days. 3/3/99 12: 41: 00 Seller markmgr accepted the  
proposal \*\*\*\*\*transaction\*\*\*\*\*.  
PM EST  
Possible Next Step  
F'I g, 1 3 C  
Possible Next Step  
Your...

...Additional Information  
IF  
Remember that your counterparty will have to approve  
your request before the \*\*\*\*\*transaction\*\*\*\*\* is canceled.  
Please provide a brief reason for requesting cancellation of  
this \*\*\*\*\*transaction\*\*\*\*\*.  
Request cancellation rqd  
of this \*\*\*\*\*transaction\*\*\*\*\*  
Remember that your counterparty will have to approve  
your request before the price is changed...

...provides an efficient and inexpensive method of resolving disputes between buyers and sellers in Internet \*\*\*\*\*transactions\*\*\*\*\*,  
\* Disputes over condition, quality, pricing, ect, can be resolved by experienced independant IAS arbiters in...  
...dissatisfied party, called the complaint, uses the eClearing main menu to inform IAS that a \*\*\*\*\*transaction\*\*\*\*\* is disputed. \* The complainant files a complaint with the JAS, which explains the grounds for...  
...often within 24 hours.  
What Does arbitration cost?  
The arbitration fee is based on the \*\*\*\*\*transaction\*\*\*\*\* amount. For \*\*\*\*\*transaction\*\*\*\*\* amounts up to \$5000, the arbitration fee is \$50 per party. For \*\*\*\*\*transaction\*\*\*\*\* amounts of \$5,000 or more, the arbitration fee is 1% of the \*\*\*\*\*transaction\*\*\*\*\* amount per party. \* Fees must be paid before a decision is reached. If a complainant...

20/5,K/30 (Item 27 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00548202 \*\*Image available\*\*  
SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR MANAGING AND ANALYZING INTELLECTUAL PROPERTY (IP) RELATED TRANSACTIONS  
SYSTEME, PROCEDURE ET PROGRAMME INFORMATIQUES SERVANT A GERER ET A ANALYSER DES TRANSACTIONS RELATIVES A LA PROPRIETE INTELLECTUELLE

Patent Applicant/Assignee:

AURIGIN SYSTEMS INC,

Inventor(s):

RIVETTE Kevin G,  
RAPPAPORT Irving S,  
HOHMANN Luke,  
PUGLIA David,  
GORETSKY David,  
JACKSON Adam,  
RABB Charles Jr,  
SMITH David W,  
PARK Brian,  
THORNTHWAITE Warren,  
NAVARRETE Jorge A,  
MULLER Robert J,  
ALCABES Harvey,  
BRANNON Donald,  
SCHNITZ Matthew,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200011575 A1 20000302 (WO 0011575)

Application: WO 99US19050 19990823 (PCT/WO US9919050)

Priority Application: US 98138368 19980821

Designated States: AU CA JP KR AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Main International Patent Class: \*\*\*\*\*G06F-017/30\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 54508

English Abstract

A system, method, and computer program product to track, analyze, and

report on information related to intellectual property (IP) transactions, including license and related agreements, includes an enterprise server (214), network (212), network clients (206A-C), and databases (216), as well as a web server (210) and web clients (204A-B). The enterprise server (214) includes a network interface (301), a security module (302), a database interface module (320), and various user interface modules such as an Administrator module (318), document storage and retrieval module (308), and Analysis modules (316).

#### French Abstract

Système, procédé et programme informatiques servant à rechercher, à analyser et à présenter sous forme de rapport des informations relatives à des transactions concernant la propriété intellectuelle (IP), y compris des licences et accords apparentes, et comprenant un serveur d'entreprise (214), un réseau (212), des clients de réseau (206A-C) et des bases de données (216), ainsi qu'un serveur Web (210) et des clients Web (204A-B). Le serveur d'entreprise (214) comporte une interface de réseau (301), un module de sécurité (302), un module (320) d'interface de base de données et différents modules d'interface d'utilisateurs, tels qu'un module d'administration (318), un module (308) de mémorisation et d'extraction de documents et des modules d'analyse (316).

Main International Patent Class: \*\*\*\*\*G06F-017/30\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-017/60\*\*\*\*\*

Fulltext Availability:

Claims

#### Claim

... Query Result

```
-----
+Query( : string
Trade Secret Query Result +Next(: KnowHow
-----
+Query( : string
+Next( : TradeSecret
Logical *****View***** Asset *****Transactions*****
@atabase::Transac on Find IP Asset
etPTOPatents( PTOPatentQueryResult
GetEPOPatents( EPOPatentsQueryResult
GetPCTPatents( PCTPatentsQueryResult
+GetJPOPatents( JPOPatentsQueryResult -----
+GetTrademarks...
```

...Asset

```
-----
+Modify(
emove Assel
-----
+ emove(
+Dolt(
Logical View CoMpensation Package
,X ers stenb)
aPersistenb> Payment::*****Payme*****
iLicenseAgreement::License Agreeem ayments
Database ocPersistent)>
Object Payment:License Payment Allocation
Terms 1..* (ordered)
((Persistent...
```

...136

```
Logical View
Database Package
4@ Interface)) Persistent>>
```

Database Object Identity DBGUID

GUID

```
+Insert(t: *****Transaction***** &) #ID: LongValue -GUIDString : string
+Update(t: *****Transaction***** &) +GetID(: int +GUID(
+Delete(t: *****Transaction***** &) +GetGUID(: DBGUID +GetGuidAsString(
+NewIDFromDatabase(
+operator <( : bool
+operator bool
*****GUI***** 1.. 1
```

-----  
@KeyType ValueTypel

I I \*\*\*\*\*Transaction\*\*\*\*\*

DirectedAcyclic@raph

Modes: \*\*\*\*\*map\*\*\*\*\*<KeyType7

7aru-el'yFe@; +GetSession(: SessionADO

#maxLevels : int +GetUser( User

#maxLinks : int +Begin(

ftession: m...

20/5,K/31 (Item 28 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00456597

DATA PROCESSING SYSTEM AND METHOD FOR DETERMINING AND ANALYZING  
CORRESPONDENCE INFORMATION FOR A STEREO IMAGE

SYSTEME ET PROCEDE DE TRAITEMENT DES DONNEES

Patent Applicant/Assignee:

INTERVAL RESEARCH CORPORATION,

Inventor(s):

WOODFILL John Iselin,

BAKER Henry Harlyn,

VON HERZEN Brian,

ALKIRE Robert Dale,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9847061 A2 19981022

Application: WO 98US6675 19980402 (PCT/WO US9806675)

Priority Application: US 97839767 19970415

Designated States: AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE

DK DK EE EE ES FI FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL

TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ

MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ

CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06K-009/00

International Patent Class: G06K-009/64; H04N-013/00; H04N-013/02;

G06T-007/60; \*\*\*\*\*G06F-017/15\*\*\*\*\*

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 80157

English Abstract

A powerful, scalable, and reconfigurable image processing system and method for processing stereo image data is described. A general purpose, reconfigurable engine with toroidal topology, distributed memory, and wide bandwidth I/O is described for solving real applications at real-time speeds. The reconfigurable image processing system can be optimized to efficiently perform specialized computations, such as real-time video and audio processing. This reconfigurable image processing system provides high performance via high computational

density, high memory bandwidth, and high I/O bandwidth. Generally, the reconfigurable image processing system and its control structure include a homogeneous array of 16 field programmable gate arrays (FPGA) and 16 static random access memories (SRAM) arranged in a partial torus configuration (Fig. 46). The reconfigurable image processing system also includes a PCI bus interface chip, a clock control chip, and a datapath chip. It can be implemented in a single board. It receives data from its external environment, computes correspondence, and uses the results of the correspondence computations for various post-processing, industrial applications. The reconfigurable image processing system determines correspondence by using non-parametric local transforms followed by correlation. These non-parametric local transforms include the census, and rank transforms. Other embodiments involve a combination of correspondence, rectification, a left-right consistency check, and the application of an interest operator.

#### French Abstract

L'invention concerne un systeme de traitement des images puissant, a echelle variable et de type reconfigurable, et un procede de traitement des donnees. La machine reconfigurable, de type polyvalent, a topologie toroidale, a memoire repartie et a grande largeur de bande en entrees/sorties, permet le traitement des applications reelles aux vitesses du temps reel. Le systeme reconfigurable de traitement des images peut etre optimise efficacement pour les besoins de calculs specialises (par exemple, traitement video et audio en temps reel). Ce systeme a un haut rendement grace a sa densite de calcul ainsi que sa largeur de bande elevee en memoire et en entrees/sorties. Generalement, le systeme et sa structure de commande ont un ensemble homogene de 16 reseaux de portes programmables par l'utilisateur (ou circuits FPGA) et de 16 memoires RAM statiques (SRAM), en configuration toroidale partielle. En outre, le systeme a une puce d'interface de bus d'interconnexion de peripheriques (PCI), une puce de commande d'horloge et une puce de trajet de donnees. La mise en oeuvre est possible sur carte unique. Le systeme recoit les donnees de l'environnement externe, calcule les correspondances et utilise les resultats des calculs de correspondance pour differentes applications industrielles de post-traitement. Enfin, le systeme determine les correspondances en utilisant des transformees locales non parametriques, cette operation etant suivie par une correlation. Ces tranformees comprennent les transformees de denombrement et de rang. D'autres variantes font intervenir en combinaison la correspondance, la rectification, le controle d'homogeneite de gauche a droite et l'application d'un operateur de bonification dans l'interet de l'utilisateur.

...International Patent Class: \*\*\*\*\*G06F-017/15\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... pixels are found when the comparison is done in the other direction (left-right consistency \*\*\*\*\*check\*\*\*\*\*), examining the texture in the image to determine whether the results have a high enough...whether a particular image element has selected a disparity that has passed its disparity consistency \*\*\*\*\*check\*\*\*\*\*. The \*\*\*\*\*data\*\*\*\*\* and the mode filter extremal index array 280 can be used to generate the disparity... of one embodiment of the correlation sum buffer and the image elements and corresponding disparity \*\*\*\*\*data\*\*\*\*\* stored therein.

The left-right consistency \*\*\*\*\*check\*\*\*\*\* is a form of error detection. This check determines and confirms whether an image element...match, a minimum determined from one view may be less meaningful.

The left-right consistency \*\*\*\*\*check\*\*\*\*\* uses the already calculated \*\*\*\*\*data\*\*\*\*\* in the

\*\*\*\*\*correlation\*\*\*\*\* sum buffer to perform its task. Although the correlation sum buffer was generated based on...

20/5,K/32 (Item 29 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00418748 \*\*Image available\*\*

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION DE DROITS ELECTRONIQUES

Patent Applicant/Assignee:  
INTERTRUST TECHNOLOGIES CORP,

Inventor(s):  
GINTER Karl L,  
SHEAR Victor H,  
SIBERT W Olin,  
SPAHN Francis J,  
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9809209 A1 19980305

Application: WO 97US15243 19970829 (PCT/WO US9715243)

Priority Application: US 96706206 19960830

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW  
GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI  
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: \*\*\*\*\*G06F-001/00\*\*\*\*\*

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 195626

#### English Abstract

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway".

#### French Abstract

La presente invention concerne des systemes et des procedes de commerce electronique comprenant une gestion de transactions securisees et la protection de droits electroniques. Des appareils electroniques tels que des ordinateurs utilises conformement a la presente invention contribuent a assurer que l'accès aux informations et l'utilisation des informations

ne se font que par des voies autorisees et ils maintiennent l'integrite, la disponibilite et/ou la confidentialite des informations. Des sous-systemes securises utilises avec ces appareils electroniques constituent un environnement de distribution virtuel (VDE) reparti pouvant faire valoir une chaine securisee de traitement et de commande, par exemple, pour commander et/ou mesurer ou encore controler l'utilisation d'informations memorisees ou disseminees electroniquement. Cet environnement de distribution virtuel peut etre utilise pour proteger les droits de divers participants dans le commerce electronique et dans d'autres transactions electroniques ou dans lesquelles intervient l'electronique. Des environnements et des architectures de systemes repartis securises et autres systemes d'exploitation emploient, par exemple, des arrangements de traitement a semi-conducteurs securises pouvant etabli des environnements proteges securises a chaque noeud. On peut utiliser ces techniques pour apporter un soutien a une capacite de distribution d'informations electroniques de bout-en-bout pouvant etre utilisees, par exemple, en empruntant l'"autoroute electronique".

Main International Patent Class: \*\*\*\*\*G06F-001/00\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... The invention also relates to systems and methods for protecting rights of various participants in \*\*\*\*\*electronic\*\*\*\*\* commerce and other electronic or electronically-facilitated transactions.

The invention also relates to secure chains...user satisfaction and value. Use of VDE will normally result in lower usage costs, decreased \*\*\*\*\*transaction\*\*\*\*\* costs, more efficient access to electronic \*\*\*\*\*information\*\*\*\*\*, re-usability of rights protection and other \*\*\*\*\*transaction\*\*\*\*\* management implementations, greatly improved flexibility in the use of secured information, and greater standardization of...

...be paid for use of distributed information; and  
- 8  
storage, communication, and/or use including \*\*\*\*\*electronic\*\*\*\*\* cash, \*\*\*\*\*banking\*\*\*\*\*, and purchasing.

Protecting the rights of electronic community members involves a broad range of technologies...interests in electronic credit and electronic currency storage, communication, and/or use -- this can include \*\*\*\*\*electronic\*\*\*\*\* cash, \*\*\*\*\*banking\*\*\*\*\*, and purchasing; and

(d) interests in electronic information derived, at least in part, from use...ROS 602 will accommodate an almost

- 285

unlimited diversity of content types, content provider objectives, \*\*\*\*\*transaction\*\*\*\*\* tv

. pes and client requirements. In addition, the ability to dynamically assemble independently deliverable components...is made for each incoming message received. If the caller passes a NULL to the \*\*\*\*\*interface\*\*\*\*\*, the software will not generate a callback for each message.

Close, Unmount and Unload

The...and user ID numbers, and may also support other aspects of user-based resource and



\*\*\*\*\*information\*\*\*\*\* security. Host name services provides mapping and lookup between the names (and other information, such...

20/5,K/33 (Item 30 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00391508 \*\*Image available\*\*

AN AUTOMATED COMMUNICATIONS SYSTEM AND METHOD FOR TRANSFERRING INFORMATION  
BETWEEN DATABASES IN ORDER TO CONTROL AND PROCESS COMMUNICATIONS  
SYSTEME ET PROCEDE DE COMMUNICATIONS AUTOMATISES POUR LE TRANSFERT  
D'INFORMATIONS ENTRE DES BASES DE DONNEES A DES FINS DE COMMANDE ET DE  
TRAITEMENT DES COMMUNICATIONS

Patent Applicant/Assignee:

INTERMIND CORPORATION,

Inventor(s):

REED Drummond Shattuck,  
HEYMANN Peter Earnshaw,  
MUSHERO Steven Mark,  
JONES Kevin Benard,  
OBERLANDER Jeffrey Todd,  
BANAY Dan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9732251 A1 19970904

Application: WO 97US3205 19970228 (PCT/WO US9703205)

Priority Application: US 96609115 19960229; US 96722314 19960927

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW  
MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN GH KE LS MW  
SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT  
LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: \*\*\*\*\*G06F-011/00\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-11:16\*\*\*\*\*; \*\*\*\*\*G06F-13:00\*\*\*\*\*;

\*\*\*\*\*G06F-15:00\*\*\*\*\*; \*\*\*\*\*G06F-15:16\*\*\*\*\*; \*\*\*\*\*G06F-15:30\*\*\*\*\*;

\*\*\*\*\*G06F-17:30\*\*\*\*\*; H04M-15:00

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 92326

English Abstract

An automated communications system operates to transfer data, metadata, and methods from a provider computer (1) to a consumer computer (2) through a communications network (3). The transferred information controls the communications relationship, including responses by the consumer computer (2), updating of information, and process for future communications. Information which changes in the provider computer (1) is automatically updated in the consumer computer (2) through the communications system (3) in order to maintain continuity of the relationship. Transfer of metadata and methods permits intelligent processing of information by the consumer computer (2) and combined control by the provider and consumer of the types and content of information subsequently transferred.

French Abstract

Cette invention se rapporte a un systeme de communications automatise qui sert au transfert de donnees, de metadonnees et de procedes a partir d'un ordinateur fournisseur (1) a destination d'un ordinateur consommateur (2) par l'intermediaire d'un reseau de communications (3). Les informations transferees commandent la relation de communication, y compris les reponses par l'ordinateur consommateur (2), la mise a jour

des informations et des operations de traitement en vue des communications futures. Les informations qui changent dans l'ordinateur fournisseur (1) sont automatiquement mises a jour dans l'ordinateur consommateur (2) par l'intermediaire du systeme de communications (3), afin de maintenir la continuite de la relation. Le transfert des metadonnees et des procedes permet un traitement intelligent des informations par l'ordinateur consommateur (2) et une commande combinee par le fournisseur et le consommateur des types et du contenu des informations ulterieurement transferees.

Main International Patent Class: \*\*\*\*\*G06F-011/00\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-11:16\*\*\*\*\*...

...\*\*\*\*\*G06F-13:00\*\*\*\*\*...

...\*\*\*\*\*G06F-15:00\*\*\*\*\*...

...\*\*\*\*\*G06F-15:16\*\*\*\*\*...

...\*\*\*\*\*G06F-15:30\*\*\*\*\*...

...\*\*\*\*\*G06F-17:30\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... and partner servers.

FIG. 38 is a block flow diagram for a process for executing \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*transactions\*\*\*\*\* using service objects and partner servers.

FIG. 39 is a block flow diagram for a...method to use for backing up the database.

Report 105 is a class for storing \*\*\*\*\*report\*\*\*\*\* definitions and \*\*\*\*\*report\*\*\*\*\* \*\*\*\*\*display\*\*\*\*\* or printing preferences. As in many database management systems, reports may be defined by the...preview mode of a The reports form 370 is used to create, edit, delete, and \*\*\*\*\*display\*\*\*\*\* \*\*\*\*\*reports\*\*\*\*\* (120, FIG. 3) from the database. Menu items link it to the create report form 371, edit report form 372, delete \*\*\*\*\*report\*\*\*\*\* form 373, and \*\*\*\*\*display\*\*\*\*\* \*\*\*\*\*report\*\*\*\*\* form 374. The preferences form 316 is used to edit the user's overall preferences...for processing of a form request. The search form 620 presents the user with a \*\*\*\*\*screen\*\*\*\*\* which allows the input of \*\*\*\*\*information\*\*\*\*\* , whether typed in or selected as \*\*\*\*\*check\*\*\*\*\* boxes. As illustrated in FIG. 14 the search form 620 includes a location to enter...

...in the same manner as queries for any object-oriented or relational database. A search \*\*\*\*\*report\*\*\*\*\* is then generated as the next \*\*\*\*\*screen\*\*\*\*\* (step 53 in FIG. 2), which is outputted to the browser program 50 and displayed...headline link, body, and body link. The headline is a text field that will be \*\*\*\*\*displayed\*\*\*\*\* in a notification \*\*\*\*\*report\*\*\*\*\* for the consumer. The body is a text field that contains the body of the message, which can be \*\*\*\*\*displayed\*\*\*\*\* on its own \*\*\*\*\*report\*\*\*\*\* page. By default the headline can be linked to the body. Optionally the provider can...attribute 223 to the element preference instance 221 and sets its value to TRUE. To \*\*\*\*\*display\*\*\*\*\* the notification \*\*\*\*\*report\*\*\*\*\* (630, FIG.

14), the consumer program 22 performs a query of the consumer database 21 ...

...all element preference instances 221 where the NotifyReportFlag 223

value is TRUE. The actual content \*\*\*\*\*displayed\*\*\*\*\* in the  
\*\*\*\*\*report\*\*\*\*\* is determined by attributes of the consumer's global  
...forth. The headlines from these message element instances (20 1, FIG.  
4) can then be \*\*\*\*\*displayed\*\*\*\*\* in a notification \*\*\*\*\*report\*\*\*\*\*  
(step 1 122) similar to that used for consumer notification (see FIG.  
24). In this...

20/5,K/34 (Item 31 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS  
PROTECTION

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION  
ELECTRONIQUE DES DROITS

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

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SHEAR Victor H,  
SPAHN Francis J,  
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY

KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: \*\*\*\*\*G06F-001/00\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-17:60\*\*\*\*\*

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 207972

English Abstract

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway".

French Abstract

Systemes et procedes destines au domaine du commerce electronique, et

notamment a la gestion securisee des transactions et a la protection electronique des droits. Les appareils electroniques tels que les ordinateurs utilises conformement a la presente invention permettent d'assurer que les informations ne sont consultees et exploitees que de maniere autorisee, et ils conservent l'integrite, la disponibilite et/ou le caractere confidentiel des informations. Les sous-systemes securises utilises en association avec de tels appareils electroniques constituent un environnement de distribution virtuel distribue (VDE) apte a imposer une chaine securisee de traitement et de commande, par exemple pour la commande et/ou la mesure ou encore le controle de l'utilisation d'informations stockees ou diffusees electroniquement. Cet environnement de distribution virtuel peut servir a proteger les droits de differents individus impliquees dans le commerce electronique et dans d'autres transactions electroniques ou assistees par des moyens electroniques. On a egalement prevu des environnements et architectures de systeme d'exploitation distribues, securises et autres mettant en oeuvre, par exemple, des ensembles de traitement securise a semi-conducteurs pouvant etablir des environnements securises et proteges au niveau de chaque noeud. Ces techniques peuvent servir de soutien pour une fonction electronique de distribution d'informations de bout en bout, cette fonction etant utilisable, par exemple, dans le domaine de l'"autoroute electronique".

Main International Patent Class: \*\*\*\*\*G06F-001/00\*\*\*\*\*

International Patent Class: \*\*\*\*\*G06F-17:60\*\*\*\*\*

Fulltext Availability:

Detailed Description

Detailed Description

... meter and/or limit and/or otherwise monitor use of electronically stored and/or disseminated \*\*\*\*\*information\*\*\*\*\*. The invention

- 1

particularly relates to \*\*\*\*\*transactions\*\*\*\*\*, conduct and arrangements that make use of, including consequences of use of, such systems and...

...or

"digital') highway.

Electronic Content

Today, virtually anything that can be represented by words, numbers, \*\*\*\*\*graphics\*\*\*\*\*, or system of commands and - 2 instructions can be formatted into electronic digital information.

Television...of electronic agreements between subsets of the business model participants. Through the use of VDE, \*\*\*\*\*electronic\*\*\*\*\* commerce can fimction in the same way as traditional commerce-that is commercial relationships regarding...

? ds

? show files;ds

File 15:ABI/Inform(R) 1971-2002/Aug 27  
(c) 2002 ProQuest Info&Learning  
File 16:Gale Group PROMT(R) 1990-2002/Aug 26  
(c) 2002 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2002/Aug 27  
(c)2002 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2002/Aug 27  
(c) 2002 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2002/Aug 26  
(c) 2002 The Gale Group

Set	Items	Description
S1	11805	PAYMENT(2W)TRANSACTION? ? OR PAYMENT(2W)SCHEME? ?
S2	70822	(ELECTRONIC OR ONLINE OR ON()LINE OR E)(2W)(BANKING OR CHECK? ? OR CHEQUE? ?) OR MARKETNET
S3	59212	(ELECTRONIC OR ONLINE OR ON()LINE)(3W)PAYMENT? ? OR EPAYMENT? ? OR E()PAYMENT? ?
S4	18681	FIRST(2W)VIRTUAL OR CLICKSHARE OR PAYME OR CHECKFREE OR CHECK()FREE OR FBOI OR FIRST(2W)BANK(2W)INTERNET
S5	50258	LETSYSTEMS OR NETBILL OR NET()BILL OR NETCASH OR NET()CASH OR NETCHEQUE OR NET()CHEQUE OR NETPAY OR NET()PAY
S6	4539	NETCHEX OR NET()CHEX OR MONDEX OR ELECTRONIC()FUNDS()CLEARINGHOUSE OR INTELL()A()CHECK OR NETFARE
S7	1507477	(TRANSACTION? ? OR PURCHASE OR CHECK OR CHEQUE OR PAYMENT)-(6N)(DATA OR INFORMATION OR TRANSACTION? ?)
S8	5144531	DISPOSITION OR SETTLEMENT OR SUMMARY OR SUMMARIES OR RESOLUTION OR STATUS OR REPORT? ? OR DISPOSAL
S9	486869	(S7 OR S8)(6N)(DISPLAY? OR VIEW? OR SCREEN OR CHART? OR TABLE? OR GUI OR GRAPH? OR OUTPUT? OR INTERFACE?)
S10	35243	(COMBIN? OR AGGREGAT? OR CORRELAT? OR MAP?)(6N)S7
S11	3788	(S1:S6)(S)S7(S)S8
S12	1984	(S1:S6)(S)S9
S13	593	(S1:S6)(S)S7(S)S10
S14	8203	CONSOLIDAT?(6N)S7
S15	8785	S13 OR S14
S16	151	(S11:S12)(S)(FIELD OR TABLE OR TUPLE? ?)
S17	147	S16 NOT S15
S18	18	S9(S)S13
S19	97	S9(S)S16
S20	114	S18:S19
S21	75	RD (unique items)

? t21/3,k/all

21/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02366422 117541751  
Security implications of electronic commerce: a survey of consumers and businesses  
Furnell, S M; Karweni, T  
Internet Research v9n5 PP: 372-382 1999  
ISSN: 1066-2243 JRNL CODE: NTRS  
WORD COUNT: 5801

...TEXT: Consumers ranking of security features; Table V; Perceived user-friendliness and security of credit card \*\*\*\*\*transactions\*\*\*\*\*; \*\*\*\*\*Table\*\*\*\*\* VI; Perceived user-friendliness and security of \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payment\*\*\*\*\* technologies; \*\*\*\*\*Table\*\*\*\*\* VII; Business ranking of security features; Figure 1; Online shopping in

relation to security concerns...

21/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02337310 111499982  
The internal factors that can make or break e-commerce implementation  
Begin, Lucie; Boisvert, Hugues  
CMA Management v76n2 PP: 22-25 Apr 2002  
ISSN: 1207-5183 JRNL CODE: RIA  
WORD COUNT: 1923

...TEXT: 365 days a year demands resources that are not justifiable without  
a high volume of \*\*\*\*\*transactions\*\*\*\*\*.

\*\*\*\*\*Table\*\*\*\*\* 1

Figure 1

Some companies complain of the difficulty in recruiting personnel who are  
competent...

21/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02269805 86066773  
From electronic money to electronic cash: payment on the Net  
S. Peter Buck  
Logistics Information Management v10n6 PP: 289-299 1997  
ISSN: 0957-6053 JRNL CODE: LIM  
WORD COUNT: 6290

...TEXT: Survey: smart cards and the Internet", Card Technology Today,  
September 1995, pp. 12-16.

Caption: \*\*\*\*\*Table\*\*\*\*\* I; Internet payment mechanisms in use or proposed;  
\*\*\*\*\*Table\*\*\*\*\* II; Payment mechanisms in terms of requirements; Figure 1;  
\*\*\*\*\*Transaction\*\*\*\*\* model - post-paid; Figure 2; \*\*\*\*\*Transaction\*\*\*\*\*  
model - pre-paid; \*\*\*\*\*Table\*\*\*\*\* III; \*\*\*\*\*Payment\*\*\*\*\* mechanisms in  
terms of constraints; \*\*\*\*\*Table\*\*\*\*\* IV; Comparison between  
\*\*\*\*\*online\*\*\*\*\* \*\*\*\*\*payment\*\*\*\*\* mechanisms and "real world"  
\*\*\*\*\*payment\*\*\*\*\*; Figure 3; \*\*\*\*\*Transaction\*\*\*\*\* model - cash; Figure 4;  
Payment mechanism classifications

21/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02037640 52981547  
Indian managers in transition: Orientations, work goals, values and ethics  
Chatterjee, Samir R; Pearson, Cecil A L  
Management International Review v40n1 PP: 81-95 First Quarter 2000  
ISSN: 0938-8249 JRNL CODE: MIR  
WORD COUNT: 5164

...TEXT: their level of significance. These analyses were undertaken with  
Statistical Analysis System (SAS) subroutines.

## Results

\*\*\*\*\*Table\*\*\*\*\* 1 details the demographic profile of the study business managers. These data show that the...

... worked in government and local government institutions, most of which were involved in financial activities (\*\*\*\*\*e\*\*\*\*\*.g., \*\*\*\*\*banking\*\*\*\*\*, accounting). Almost two thirds of the study managers lived in eastern and northern India for...

... the participants were from joint families. From the profile of the managers (as given by \*\*\*\*\*Table\*\*\*\*\* 1 ) it could be predicted that the respondents would be anchored to traditional values that would encourage the maintenance of the \*\*\*\*\*status\*\*\*\*\* quo. However, the data of \*\*\*\*\*Tables\*\*\*\*\* 2 and 3 indicate significant shifts from conventional foundations.

In Table 2 is presented the...

21/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02026773 54072009  
E-health: Reinventing healthcare in the information age  
Coile, Russell C Jr  
Journal of Healthcare Management v45n3 PP: 206-210 May/Jun 2000  
ISSN: 1096-9012 JRNL CODE: HHS  
WORD COUNT: 2002

...TEXT: dozens of potential applications and e-commerce opportunities for web-enabled business in the health \*\*\*\*\*field\*\*\*\*\*, which range from \*\*\*\*\*information\*\*\*\*\* \*\*\*\*\*display\*\*\*\*\* and advertising to \*\*\*\*\*online\*\*\*\*\* commercial \*\*\*\*\*transactions\*\*\*\*\* and \*\*\*\*\*payments\*\*\*\*\*.

### 1. Advertising

Internet advertising may be the most cost-effective method for reaching healthcare consumers...

21/3,K/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01957839 45456431  
What do interest rate data say about the geography of retail banking markets?  
Heitfield, Erik A  
Antitrust Bulletin v44n2 PP: 333-347 Summer 1999  
ISSN: 0003-603X JRNL CODE: ANB  
WORD COUNT: 3708

...TEXT: accurately measure the correlation of prices across cities without limiting the sample to local institutions.

\*\*\*\*\*Table\*\*\*\*\* 1 presents \*\*\*\*\*summary\*\*\*\*\* statistics of annualized yields for seven common retail deposit instruments reported in the BRM survey...

...to a single bank or thrift in a single city. As expected, the yields on \*\*\*\*\*transactions\*\*\*\*\* accounts (interest checking and money market deposit

accounts) are, on average, lower than those on time deposits (certificates of deposit). However, notice that the variance in yields on \*\*\*\*\*transactions\*\*\*\*\* accounts is substantially higher than the variance in yields for CDs. This anomaly presumably reflects...

... from one another in important ways. For example, some checking accounts may be linked to \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*banking\*\*\*\*\* services or overdraft lines of credit. Fees and service charges associated with \*\*\*\*\*transactions\*\*\*\*\* accounts also vary substantially from bank to bank.7 CDs, on the other hand, tend...

21/3,K/7 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01902657 05-53649  
Assessing post-bankruptcy performance: An analysis of reorganized firms' cash flows  
Alderson, Michael J; Betker, Brian L  
Financial Management v28n2 PP: 68-82 Summer 1999  
ISSN: 0046-3892 JRNL CODE: FMG  
WORD COUNT: 8476

...TEXT: to claimholders when it emerged from bankruptcy. 1. Post-Bankruptcy Cash Flows Panel A of \*\*\*\*\*Table\*\*\*\*\* 3 \*\*\*\*\*reports\*\*\*\*\* cash flow data for Resorts International. The firm raised \$11 million in new equity capital...

21/3,K/8 (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01755606 04-06597  
Migration of corporate payments from check to electronic format: A report on the current status of payments  
Phillips, Aaron L  
Financial Management v27n4 PP: 92-105 Winter 1998  
ISSN: 0046-3892 JRNL CODE: FMG  
WORD COUNT: 4732

...TEXT: with some electronic payment capability were asked about their counterparties' capabilities to accept and provide \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*information\*\*\*\*\*. As the results in \*\*\*\*\*Table\*\*\*\*\* 5 indicate, banks' capabilities to provide remittance information has been a factor in facilitating organizations' usage of \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payments\*\*\*\*\*. Of respondents, 60% only use banks capable of providing remittance information in either electronic or paper form. As shown in \*\*\*\*\*Table\*\*\*\*\* 5, 43.5% of survey respondents \*\*\*\*\*report\*\*\*\*\* that 80 to 100% of their banks can provide ACH addenda record information on paper. An additional 39.3% of respondents \*\*\*\*\*report\*\*\*\*\* 80 to 100% of their banks can provide the addenda information electronically.

In comparison to...importance of six potential benefits to making payments electronically, as opposed to paying by check. \*\*\*\*\*Table\*\*\*\*\* 11 \*\*\*\*\*reports\*\*\*\*\* respondents' assessments of the importance of all six items.

(Table Omitted)

Captioned as: Table 7...



21/3,K/9 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01623591 02-74580  
A survey of selected federal regulatory and legal developments in  
electronic financial services  
Vartanian, Thomas P; Ledig, Robert H; Conover, Alison C  
Business Lawyer v53n1 PP: 251-305 Nov 1997  
ISSN: 0007-6899 JRNL CODE: BLW  
WORD COUNT: 22168

...TEXT: vi) Vendors and Out sourcing.81

(Table Omitted)

Captioned as: CHARACTERISTICS OF ELECTRONIC PAYMENT SYSTEMS

(\*\*\*\*\*Table\*\*\*\*\* Omitted)

Captioned as: \*\*\*\*\*SUMMARY\*\*\*\*\* OF SPECIFIC RISKS Electronic Delivery and  
Payment Systems

(Table Omitted)

Examination findings are incorporated into...

21/3,K/10 (Item 10 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01617729 02-68718  
The role of cash as a means of payment  
Larsen, Kai; Skagemo, Sverre William  
Norges Bank Economic Bulletin v69n1 PP: 79-85 Mar 1998  
ISSN: 0029-1676 JRNL CODE: NBE  
WORD COUNT: 3931

...TEXT: Omitted)

Captioned as: Table 3.

Comparison of costs of using cash, payment cards and cheques

\*\*\*\*\*Table\*\*\*\*\* 3 shows the average cost per \*\*\*\*\*payment\*\*\*\*\*  
\*\*\*\*\*transaction\*\*\*\*\* by cash, \*\*\*\*\*payment\*\*\*\*\* card or \*\*\*\*\*cheque\*\*\*\*\*.

Cash has the lowest average cost per payment transaction. It must be  
stressed here that...

21/3,K/11 (Item 11 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01592296 02-43285  
E-commerce myths must be debunked or doom projects  
Frid, Yuri  
Computer Reseller News n778 PP: 104 Mar 2, 1998  
ISSN: 0893-8377 JRNL CODE: CRN  
WORD COUNT: 512

...TEXT: stores to set up from the same database. Also consider the

server's ability to \*\*\*\*\*interface\*\*\*\*\* seamlessly with a secure  
\*\*\*\*\*transaction\*\*\*\*\* server to offer a realtime \*\*\*\*\*electronic\*\*\*\*\*  
\*\*\*\*\*payment\*\*\*\*\* option. Another tip: Choose an E-commerce platform with  
plenty of support from third parties. The more resources a partner brings  
to the \*\*\*\*\*table\*\*\*\*\*, the better.

Myth No. 3: Internet security is not a big issue.

The Web can...

21/3,K/12 (Item 12 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01520200 01-71188  
Viad to acquire game financial for 25 times earnings  
Anonymous  
Weekly Corporate Growth Report n965 PP: 9275 Oct 13, 1997  
ISSN: 1050-320X JRNL CODE: JBO  
WORD COUNT: 266

...TEXT: Financial merger will allow it to enter a new market sector in the  
payment services \*\*\*\*\*field\*\*\*\*\* . Game Financial provides cash access  
services in 90 casinos across the US. Travelers Express is the largest  
moneyorder processor in the nation and the second-largest US processor of  
\*\*\*\*\*electronic\*\*\*\*\* bill \*\*\*\*\*payment\*\*\*\*\* services.

(\*\*\*\*\*Table\*\*\*\*\* Omitted)

Captioned as: \*\*\*\*\*TRANSACTION\*\*\*\*\* VALUES (All figures in U.S. \$)

OPERATING DATA

BALANCE SHEET (\$Mill.)

21/3,K/13 (Item 13 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01428910 00-79897  
On the motivation for paying scrip dividends  
Lasfer, M Ameziane  
Financial Management v26n1 PP: 62-80 Spring 1997  
ISSN: 0046-3892 JRNL CODE: FMG  
WORD COUNT: 9145

...TEXT: net cash flow from operations are more likely to issue scrip  
dividends. Column 4 of \*\*\*\*\*Table\*\*\*\*\* 5 \*\*\*\*\*reports\*\*\*\*\* that large firms  
and those with lower investment opportunities, as measured by Tobin's q,  
are more likely to issue scrip dividends than smaller and growth firms.  
Column 5 of \*\*\*\*\*Table\*\*\*\*\* 5 provides the results for the signaling  
hypothesis. There does not appear to be any...

21/3,K/14 (Item 14 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01402711 00053698  
AT&T plans to test Mondex for Web  
Masud, Sam

Computer Reseller News n728 PP: 30 Mar 24, 1997  
ISSN: 0893-8377 JRNL CODE: CRN  
WORD COUNT: 478

...TEXT: as Visa International Inc. or MasterCard International, authorize the transaction.

AT&T executives said that \*\*\*\*\*Mondex\*\*\*\*\* technology will make it economical for merchants to accept credit card payments for low-value purchases, something they claim merchants cannot now do because of high \*\*\*\*\*transaction\*\*\*\*\* costs.

(\*\*\*\*\*Table\*\*\*\*\* Omitted)

Captioned as: Welcoming electronic cash technology:

"Mondex on the World Wide Web changes all...

21/3,K/15 (Item 15 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01379772 00-30759  
Price stability and the efficiency of the retail payments system  
Emmons, William R  
Federal Reserve Bank of St. Louis Review v78n5 PP: 49-68 Sep/Oct 1996  
ISSN: 0014-9187 JRNL CODE: FSL  
WORD COUNT: 12185

...TEXT: growing sectors of the payments market and may have accounted for well over 3 billion \*\*\*\*\*transactions\*\*\*\*\* in 1995.20 \*\*\*\*\*Table\*\*\*\*\* 1 shows the relative importance of several leading noncash retail payment instruments in recent years...

21/3,K/16 (Item 16 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01379738 00-30725  
Are checks overused?  
Wells, Kirstin E  
Federal Reserve Bank of Minneapolis Quarterly Review v20n4 PP: 2-12 Fall 1996  
ISSN: 0271-5287 JRNL CODE: FMQ  
WORD COUNT: 4000

...TEXT: they are-and if so, why-before policymakers decide to intervene in the market for \*\*\*\*\*payment\*\*\*\*\* instruments.

(\*\*\*\*\*Table\*\*\*\*\* Omitted)

Captioned as: Appendix

\*\*\*\*\*Data\*\*\*\*\* Construction: 1987 vs. 1993

(\*\*\*\*\*Table\*\*\*\*\* Omitted)

Captioned as: Appendix  
Data Construction: 1987 vs. 1993

(Table Omitted)

Captioned as: Appendix

Data...

21/3,K/17 (Item 17 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01304279 99-53675  
Stock Repurchases: Part II  
Davidson, Steven  
America's Community Banker v5n9 PP: 38-39+ Sep 1996  
ISSN: 1082-7919 JRNL CODE: SLN  
WORD COUNT: 2117

...TEXT: Table Omitted)

Captioned as: Yield Pick Up Model: Measuring the Return on Stock Buybacks

The \*\*\*\*\*table\*\*\*\*\* compares the expected, or pro forma results, under the with-repurchase and without-repurchase scenarios over the next six months. As shown in the "equity \*\*\*\*\*transaction\*\*\*\*\*" section of the \*\*\*\*\*table\*\*\*\*\* , under the repurchase scenario, the institution generates cash flow equal to expected earnings of \$1...

...shares at the \$12 3/8 market price costs \$1.952 million, resulting in a \*\*\*\*\*net\*\*\*\*\* \*\*\*\*\*cash\*\*\*\*\* outflow of \$902,000 during the stock buyback period.  
Why buy back shares if it...

21/3,K/18 (Item 18 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01281103 99-30499  
The economics of electronic benefits transfer payments  
Humphrey, David B  
Economic Quarterly (Federal Reserve Bank of Richmond) v82n2 PP: 77-94  
Spring 1996  
ISSN: 1069-7225 JRNL CODE: ERR  
WORD COUNT: 5125

...TEXT: stamp payment instruments.

## 2. THE EFFECT OF EBT ON THE STRUCTURE OF U.S. PAYMENTS

(\*\*\*\*\*Table\*\*\*\*\* Omitted)

(\*\*\*\*\*Table\*\*\*\*\* Omitted)

(\*\*\*\*\*Chart\*\*\*\*\* Omitted)

Current \*\*\*\*\*Payment\*\*\*\*\* Structure

Cash \*\*\*\*\*transactions\*\*\*\*\* are by far the most numerous. They have been estimated to account for perhaps 83...

... electronic for paperbased payment methods. Excluding large-value wire transfers, the current structure of noncash \*\*\*\*\*transactions\*\*\*\*\* is shown in \*\*\*\*\*Table\*\*\*\*\* 3.7 Checks account for 78 percent of noncash transaction

volume and 89 percent of...

... are now, and always have been, the dominant noncash payment method in the United States. \*\*\*\*\*Electronic\*\*\*\*\* \*\*\*\*\*payments\*\*\*\*\* include credit card, debit card (POS), and automated clearing house (ACH) payments. ACH payments include...

... of payroll, Social Security, and retirement income), and corporate cash management debits. As seen in \*\*\*\*\*Table\*\*\*\*\* 3, credit cards are currently the most important class of \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payments\*\*\*\*\* in terms of transaction volume (17 percent) while ACH is the most important in terms...

21/3,K/19 (Item 19 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01064113 97-13507  
Competing on service: Technology and teamwork in supplementary services  
Lovelock, Christopher  
Planning Review v23n4 PP: 32-39+ Jul/Aug 1995  
ISSN: 0094-064X JRNL CODE: PLR  
WORD COUNT: 5218

...TEXT: France, servers bring hand-held, wireless terminals to the customer, completing the entire billing and \*\*\*\*\*payment\*\*\*\*\*  
\*\*\*\*\*transaction\*\*\*\*\* at the \*\*\*\*\*table\*\*\*\*\* , which offers useful time savings to both customers and staff.

Payment

In most cases, billing...

21/3,K/20 (Item 20 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00878210 95-27602  
Computers and multiunit food-service operations  
Kasavana, Michael L  
Cornell Hotel & Restaurant Administration Quarterly v35n3 PP: 72-80 Jun 1994  
ISSN: 0010-8804 JRNL CODE: CHR  
WORD COUNT: 5165

...TEXT: two service options and call for a different level of data exchange with headquarters.

A \*\*\*\*\*table\*\*\*\*\*-service restaurant has a service staff and a guest-check system. Typically, guests order items...

...to service. A guest check is created when the order is placed and exists until \*\*\*\*\*settlement\*\*\*\*\* . In the case of automated operations, guest checks can be produced as soon as the order is placed or retained in the computer system and printed later. Although \*\*\*\*\*table\*\*\*\*\* service presents a challenge to the designer of a computer-based restaurant-management system, it provides more data for multiunit analysis. Unlike quick-service operations in which production, service, and \*\*\*\*\*settlement\*\*\*\*\* take place nearly simultaneously, \*\*\*\*\*table\*\*\*\*\*-service restaurants must be able to create, update, and settle \*\*\*\*\*electronic\*\*\*\*\* guest \*\*\*\*\*checks\*\*\*\*\*. Prechecking software provides

a measure of food-service control by requiring that nothing is readied...

... room-to-kitchen communications system may lead to awkward service (separate orders for the same \*\*\*\*\*table\*\*\*\*\* arriving at different times, for example). Due to the fact that guest-\*\*\*\*\*check\*\*\*\*\* files can capture detailed financial \*\*\*\*\*transactions\*\*\*\*\* , coupled with the controls inherent in prechecking, \*\*\*\*\*table\*\*\*\*\*-service systems can provide more comprehensive data for multiunit analysis.

An institutional-service restaurant is...

21/3,K/21 (Item 21 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00817073 94-66465  
IT-enabled business transformation: From automation to business scope redefinition  
Venkatraman, N  
Sloan Management Review v35n2 PP: 73-87 Winter 1994  
ISSN: 0019-848X JRNL CODE: SMZ  
WORD COUNT: 8749

...TEXT: leads to effectiveness.

\* The scope and benefits of business network redesign are broader than efficient \*\*\*\*\*transaction\*\*\*\*\* processing. The most common \*\*\*\*\*view\*\*\*\*\* is that IT functionality allows efficient information exchange (by eliminating multiple data entry and responding faster). The potential benefits, highlighted in \*\*\*\*\*Table\*\*\*\*\* 3, are clearly much broader: \*\*\*\*\*Transaction\*\*\*\*\* processing is the exchange of structured \*\*\*\*\*data\*\*\*\*\* on \*\*\*\*\*transactions\*\*\*\*\* -\*\*\*\*\*purchase\*\*\*\*\* orders, invoices, material schedules, \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payments\*\*\*\*\* -- in a machine-readable standard format using computers and communication capabilities across independent organizations. This...

21/3,K/22 (Item 22 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00718716 93-67937  
Efficient capital project selection through a yield-based capital budgeting technique  
Shull, David M  
Engineering Economist v38n1 PP: 1-18 Fall 1992  
ISSN: 0013-791X JRNL CODE: EEC  
WORD COUNT: 6654

...TEXT: to its MIRR. The adjusted MIRR for Projects A, B, and D are shown in \*\*\*\*\*Table\*\*\*\*\* 3.1, and a \*\*\*\*\*summary\*\*\*\*\* of comparative results for all four projects is provided in \*\*\*\*\*Table\*\*\*\*\* 3.2. (Tables 3.1 and 3.2 omitted) Note that the MIRR method does...

...NPV sub D > NPV sub A , while MIRR sub D < MIRRA. However, as shown in \*\*\*\*\*Table\*\*\*\*\* 3.2, the adjusted MIRR method provides consistent NPV rankings for Projects A, B, C...

21/3,K/23 (Item 23 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00658696 93-07917

Here Are Considerations in Evaluating Russian Flow Tests, Reservoir Performance

Krug, Jack A.; Connelly, William

Oil & Gas Journal v90n52 PP: 102-104 Dec 28, 1992

ISSN: 0030-1388 JRNL CODE: OGJ

WORD COUNT: 1390

...TEXT: and closed times and sequences depend upon the zones being tested and the test objective.

\*\*\*\*\*Table\*\*\*\*\* 1 is a typical drillstem test \*\*\*\*\*summary\*\*\*\*\* as it might appear on a \*\*\*\*\*net\*\*\*\*\* \*\*\*\*\*pay\*\*\*\*\* map or annotated on a well log. (\*\*\*\*\*Table\*\*\*\*\* 1 omitted)

Russian analysis of the pressure build-up data uses the "Horner method" for ...

21/3,K/24 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

09738238 Supplier Number: 85063556 (USE FORMAT 7 FOR FULLTEXT)  
Paymentplus and Arcot Systems Announce Strategic Agreement to Provide Businesses Selling Online With Visa's Payer Authentication Service.  
Business Wire, p2333  
April 25, 2002  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 832

... symbol, "RTD".  
About Paymentplus  
Paymentplus, recently acquired by Retail Decisions, creates electronic payment processing software, \*\*\*\*\*combining\*\*\*\*\* online, call center, retail and IVR \*\*\*\*\*transactions\*\*\*\*\* in a central server. The company's software, LiveProcessor, can complete more than 100,000 credit card and \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*check\*\*\*\*\* \*\*\*\*\*transactions\*\*\*\*\* per hour on a single server. LiveProcessor is the only payment processing application in the...

...to support Visa CVV2 and Amex CID security codes, procurement level 2 and 3 cards, \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*check\*\*\*\*\* processing, foreign currency \*\*\*\*\*settlement\*\*\*\*\* support and multiple bank \*\*\*\*\*interfaces\*\*\*\*\* in a single product. Clients of the company include RealNetworks, Bally Total Fitness, Nextel Communications...

21/3,K/25 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

09659238 Supplier Number: 84130589 (USE FORMAT 7 FOR FULLTEXT)  
Infrasys Introduces Next-Generation POS Solution; Gourmate(R) Hospitality Services Management Suite Helps Restaurants Enhance Efficiency and Generate New Business.  
PR Newswire, pNYM07225032002  
March 25, 2002  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 528

... Gourmate(R) Chlli Handheld Terminal is a wireless handheld device which allows direct ordering at \*\*\*\*\*table\*\*\*\*\*, for faster service and improved operations. Gourmate(R) Form Reader automates and simplifies the process of order taking and data entry with high efficiency and accuracy, whereas Gourmate(R) \*\*\*\*\*Table\*\*\*\*\* Management System provides an instant overview of \*\*\*\*\*table\*\*\*\*\* \*\*\*\*\*status\*\*\*\*\* and optimizes seat utilization. In conjunction with Octopus cards, the Gourmate(R) Self-Service Kiosk enables restaurants to introduce self-ordering and \*\*\*\*\*e\*\*\*\*\*-\*\*\*\*\*payment\*\*\*\*\* services to enhance efficiency and reduce operation costs.

"In the current economic downturn, competition within...

21/3,K/26 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

09403831 Supplier Number: 82289463 (USE FORMAT 7 FOR FULLTEXT)  
Clearing away the paper: a fed study shows the opportunities for electronic payments, especially debit cards. Can financial institutions cash in? (Debit Card Report).

Green, Jeffrey  
Credit Card Management, v14, n11, p42(2)  
Jan, 2002  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 993

... Based 10%  
Debit Cards

Private Label 9%  
Credit Cards

Source: Federal Reserve Financial Services

Note: \*\*\*\*\*Table\*\*\*\*\* made from pie \*\*\*\*\*chart\*\*\*\*\*  
How \*\*\*\*\*Electronic\*\*\*\*\* \*\*\*\*\*Payment\*\*\*\*\* Options Stacked Up For 2000  
(\*\*\*\*\*transaction\*\*\*\*\* and dollar volumes in millions)

*****Electronic***** *****Transaction***** Instrument	*****Payment***** Dollar Avg.	*****Payment***** Volume	Value
General-Purpose Credit Card	12,300.2	\$107,255	\$87.20
Private...			

21/3,K/27 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

09138913 Supplier Number: 79623368 (USE FORMAT 7 FOR FULLTEXT)  
Converting Paper Checks to Electronic Checks Gives Banks and Billers Streamlined Processing, Says Meridien Research; Americans Are Stuck on Writing Checks.

Business Wire, p2394  
Nov 1, 2001  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 406



... Act, NACHA rule changes, fraud detection and biller demand.  
More information about purchasing the report, "\*\*\*\*\*Electronic\*\*\*\*\*  
\*\*\*\*\*Checks\*\*\*\*\*: Paper \*\*\*\*\*Checks\*\*\*\*\* Out," can be obtained from  
sales@meridien-research.com or by calling 617-796-2800. A \*\*\*\*\*summary\*\*\*\*\*  
and a \*\*\*\*\*table\*\*\*\*\* of contents are available on  
www.meridien-research.com  
About Meridien Research  
Meridien Research of...

21/3,K/28 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

08393761 Supplier Number: 71261943 (USE FORMAT 7 FOR FULLTEXT)  
Paymentplus and PSINet Transaction Solutions Partner to Provide Small- and  
Medium-Sized Businesses Real-Time eCommerce Payment Processing  
Capabilities.  
Business Wire, p2451  
March 6, 2001  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 762

... payment processing software for the enterprise. Enterprise class  
capability means that LiveProcessor is able to \*\*\*\*\*combine\*\*\*\*\*  
\*\*\*\*\*transactions\*\*\*\*\* from online, call center, interactive voice response  
system and retail operations on a single, central server. LiveProcessor  
delivers a real-time \*\*\*\*\*interface\*\*\*\*\* to third-party \*\*\*\*\*payment\*\*\*\*\*  
processors such as First \*\*\*\*\*Data\*\*\*\*\* Corporation and Paymentech and a  
direct connection to American Express.  
Paymentplus' LiveProcessor software completes over...

21/3,K/29 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

08109435 Supplier Number: 67501769 (USE FORMAT 7 FOR FULLTEXT)  
WEB BANK LINKS WITH JUNO; PLANS FUND TRANSFER SERVICE.(National Interbank,  
Juno Online Services Inc.)(Brief Article)  
Ottaviano, Sal  
Financial Net News, v5, n48, p1  
Nov 27, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newsletter; Trade  
Word Count: 501

... account. Hynes declined to elaborate on the service or costs. Ray  
Graber, senior analyst in \*\*\*\*\*e\*\*\*\*\*-\*\*\*\*\*banking\*\*\*\*\* at Tower Group,  
believes that NIB is the only Internet bank implementing this type of  
transfer service. Although many banks are rolling out person-to person  
\*\*\*\*\*e\*\*\*\*\*-\*\*\*\*\*payments\*\*\*\*\* , this offering is fundamentally different  
because it builds off aggregation. It allows an individual to access  
multiple accounts from various institutions at one URL and enables them to  
execute \*\*\*\*\*transactions\*\*\*\*\* right from the \*\*\*\*\*aggregated\*\*\*\*\* account-  
\*\*\*\*\*viewing\*\*\*\*\* area.

To be able to move money from one institution to the other is the...

21/3,K/30 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)

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07932434 Supplier Number: 66234198  
AUSTRALIA: PREFERENCE OF FORMS OF PAYMENTS.  
Australian Financial Review, p70  
Oct 13, 2000  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...abstract has been revised and updated to show the correct figures and information.> The following \*\*\*\*\*table\*\*\*\*\* shows the changes in \*\*\*\*\*transaction\*\*\*\*\* values of 3 main types of \*\*\*\*\*payment\*\*\*\*\* modes in Australia from 1995 to 2000. The values are counted on daily \*\*\*\*\*transaction\*\*\*\*\* basis. \*\*\*\*\*Table\*\*\*\*\*: \*\*\*\*\*Payment\*\*\*\*\* Choice & \*\*\*\*\*Transaction\*\*\*\*\* Values Figures in AU\$ mn Forms of payment 1995 2000 Changes (%) Eftpos 0.95 1...

...90 3.10 -20.5 Credit card 0.74 1.90 +156.7 The second \*\*\*\*\*table\*\*\*\*\* below depicts the value of withdrawal, on a monthly basis, according to four types of payment systems in Australia for year 2000. \*\*\*\*\*Table\*\*\*\*\*: Payment Choice & Withdrawal Values Figures in AU\$ bn Forms of payment 2000 Eftpos 3.1...

...PREFERENCE OF FORMS OF PAYMENTS Australian Financial Review, 06 Oct 2000, p.18:- The following \*\*\*\*\*table\*\*\*\*\* shows the changes in \*\*\*\*\*transaction\*\*\*\*\* values using 3 main types of \*\*\*\*\*payment\*\*\*\*\* modes in Australia from 1995 to 2000. The values are counted on daily basis. \*\*\*\*\*Table\*\*\*\*\*: \*\*\*\*\*Payment\*\*\*\*\* Choice & \*\*\*\*\*Transaction\*\*\*\*\* Values Figures in AU\$ mn Forms of payment 1995 2000 Changes (%) Eftpos 950 1,700 ...

...3,900 3,100 -20.5 Credit card 740 1,900 +156.7 The second \*\*\*\*\*table\*\*\*\*\* below depicts the value of withdrawal, on daily basis, according to four types of payment systems in Australia for year 2000. \*\*\*\*\*Table\*\*\*\*\*: Payment Choice & Withdrawal Values Figures in AU\$ bn Forms of payment 2000 Eftpos 3.1...

21/3,K/31 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07878916 Supplier Number: 65799892 (USE FORMAT 7 FOR FULLTEXT)  
Coordinating compliance.  
Scott, Lisa  
Modern Healthcare, v30, p36  
Oct 2, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Professional  
Word Count: 1184

The \*\*\*\*\*field\*\*\*\*\* experience must come in handy for W. Holt Anderson, executive director of the North Carolina...

...different capabilities of their business partners, he says. That's why the NCHICA workgroup on \*\*\*\*\*transactions\*\*\*\*\* , coding and identifiers made it a priority to agree on a common schedule for conversion to HIPAA standards in North Carolina. The draft schedule for \*\*\*\*\*transactions\*\*\*\*\* puts claims at the top of the list, followed by remittance advice and claims \*\*\*\*\*status\*\*\*\*\* inquiries (See \*\*\*\*\*chart\*\*\*\*\*). Under it, payers should be ready for claims nine months before the HIPAA deadline. The...

...time frame is intended to make payers uniformly ready to process the

same types of \*\*\*\*\*transactions\*\*\*\*\* at about the same time. NCHICA's effort is distinguished not only by how far...

...standards will pay off eventually. For example, a 2-year-old NCHICA pilot study of \*\*\*\*\*online\*\*\*\*\* eligibility \*\*\*\*\*checks\*\*\*\*\* estimated annual savings of \$250,000 per institution while reducing the time required for eligibility...

...of their claims-related business partners to figure out how they are going to do \*\*\*\*\*transactions\*\*\*\*\*," he says. Without an early, thorough and cooperative approach to HIPAA, "the most likely scenario...

21/3,K/32 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07671460 Supplier Number: 63857900 (USE FORMAT 7 FOR FULLTEXT)  
Archer Systems Limited Inc. Files Form 10-KSB With SEC.  
Business Wire, p2078  
August 4, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 632

... has developed a product and technology known as OnSoftware(TM), which enables software programs to \*\*\*\*\*display\*\*\*\*\* Internet ads and execute e-commerce \*\*\*\*\*transactions\*\*\*\*\*. OnSoftware(TM) \*\*\*\*\*combines\*\*\*\*\* product presentation abilities with \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payment\*\*\*\*\* solutions enabling users to shop whether they are online or offline.

The reader is advised...

21/3,K/33 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

07613864 Supplier Number: 62199941 (USE FORMAT 7 FOR FULLTEXT)  
Checks BEAT: Deluxe Spins Off eFunds.(Company Operations)  
Bank Technology News, v13, n3, p57  
March, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1204

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Deluxe Corp., the St. Paul, MN, company whose name is practically synonymous with checks and \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payments\*\*\*\*\*, has announced a "strategic realignment" that will create two independent companies-one devoted to paper payment products, the other an \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payments\*\*\*\*\* company. This is the second reorganization announced by Deluxe in less than a year. Last April, the company \*\*\*\*\*combined\*\*\*\*\* its \*\*\*\*\*information\*\*\*\*\* \*\*\*\*\*payment\*\*\*\*\* protection and electronic \*\*\*\*\*transaction\*\*\*\*\* processing business units into a new entity called eFunds Corp. The latest reorganization combines eFunds...

...POS conversion, checks tendered at the point of sale are converted to automated clearing house \*\*\*\*\*transactions\*\*\*\*\*. Deluxe at the time was already offering ACH processing services, as well as credit and...

...year later when the two organizations failed to persuade enough

financial institutions to provide timely \*\*\*\*\*data\*\*\*\*\* on their  
\*\*\*\*\*check\*\*\*\*\* processing activities. This time around, the Fed hopes it  
can overcome such problems by expanding...

...developed by Northern Trust Co. for its corporate cash management  
clients; the other was ICM \*\*\*\*\*Electronic\*\*\*\*\* \*\*\*\*\*Banking\*\*\*\*\* , a  
company specializing in bank-to-corporate payment technologies. The  
company's new product combines these capabilities with Bottomline's  
existing technologies to form the nearest thing to a "universal  
\*\*\*\*\*interface\*\*\*\*\*" to reporting, messaging and \*\*\*\*\*transaction\*\*\*\*\*  
capabilities available to the market, say experts familiar with the  
product. FedWire Cuts Fees Look for the fees for moving  
\*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payments\*\*\*\*\* through the Federal Reserve Bank  
System to come down, beginning next month, while charges for...

...1996, the Fed has sliced about 49 cents off the average fee charged for  
a \*\*\*\*\*transaction\*\*\*\*\* initiated on FedWire, its large-dollar funds  
transfer system. ACH fees also will decrease between services, which  
include \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*check\*\*\*\*\* products, will rise about 11%  
over current levels. The cost to financial institutions for the...

21/3,K/34 (Item 11 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

07404984 Supplier Number: 62199997 (USE FORMAT 7 FOR FULLTEXT)  
e-billing: Alltel, Intelidata To Create Spectrum's Switch.(Company Business  
and Marketing)  
O&apos;Sullivan, Orla  
Bank Technology News, v14, n5, p6  
May, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 873

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...companies, 19 of which submitted Requests For Proposal, Carmody says.  
Asked if Spectrum chief rival \*\*\*\*\*CheckFree\*\*\*\*\* Corp. or EDS Corp. were  
contenders, as had been reported, Carmody says only that the...

...Spectrum's wish to base the billing system on the UNIX operating system  
narrowed the \*\*\*\*\*field\*\*\*\*\*. Alltel and Intelidata will write and support  
software for Spectrum's switch. Conceived as something...

...payments between participating banks, much as the ATM networks handle  
the routing and authorizations of \*\*\*\*\*transactions\*\*\*\*\* while leaving  
other aspects, such as ATM card issuance and management, up to the banks...

...own bills or those of merchant customers, and banks will handle much of  
the customer \*\*\*\*\*interface\*\*\*\*\*. The \*\*\*\*\*transaction\*\*\*\*\* flow between  
banks will be orchestrated by Alltel and Intelidata. Similar to an ATM  
switch, the billing switch will validate \*\*\*\*\*transactions\*\*\*\*\* , and route,  
settle and log them. Mike Steely, director of e-business solutions with  
Alltel, says that "The switch makes sure the \*\*\*\*\*transaction\*\*\*\*\* makes it  
to the right party and back." There are much greater auditing capabilities  
in...

...easier to flag problems with IFX," Steely adds. Carmody stresses, "OFX  
was never designed for \*\*\*\*\*electronic\*\*\*\*\* bill presentment and  
\*\*\*\*\*payment\*\*\*\*\*. It was designed for minimal exchange of information with  
personal financial management packages." Although the...

...on us" payments from others. The Reston, VA, firm also processes bill payments and other \*\*\*\*\*transactions\*\*\*\*\*. Alltel sub-contracts Intelidata for the Spectrum project, Steely says. The two created an \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payments\*\*\*\*\* network that would allow banks to settle bill payments directly with one another. The first...  
...their labor came late last quarter when Hawaii's three biggest banks began direct bill \*\*\*\*\*settlement\*\*\*\*\*. Spectrum is searching for a permanent CEO, so Carmody is unsure how long he will...

21/3,K/35 (Item 12 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07404952 Supplier Number: 62199953 (USE FORMAT 7 FOR FULLTEXT)  
Ordering Made Easy: Banks use e-procurement to control maverick spending, tighten supply management. (Industry Trend or Event)  
Jaben-Eilon, Jan  
Bank Technology News, v14, n4, p1  
April, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1610

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...explains, "because BCG focused on purchasing rather than sales and calculated the value of all \*\*\*\*\*transactions\*\*\*\*\* at each stage of the supply chain, not just net \*\*\*\*\*transactions\*\*\*\*\*." In its work with Regions, Strategic Resources assessed 200 suppliers, cutting the number to 12...

...over the Internet, they don't need training at all," Houston notes. Ahead of the \*\*\*\*\*field\*\*\*\*\* PNC Bank Corp. of Pittsburgh took the e-procurement route two years ago, says Clyde...system. "What we wanted to do was to take manual costs out of the expense \*\*\*\*\*report\*\*\*\*\* cycle," explains Stewart Saylor, vice president of accounting operations. "We looked at various vendors on...

...the expense reporting process. Images of the receipts can now be attached to the expense \*\*\*\*\*report\*\*\*\*\* , rather than deal with many pieces of paper. Those who need to approve the expense \*\*\*\*\*report\*\*\*\*\* can \*\*\*\*\*view\*\*\*\*\* the images. Meanwhile, the employee can see where his expense \*\*\*\*\*report\*\*\*\*\* is in the approval process-all on the intranet. "We're close to rolling out...

...to six months, depending on the acceptance of employees." PNC processes some 5,000 expense \*\*\*\*\*reports\*\*\*\*\* per month at a cost as high as \$150 per \*\*\*\*\*report\*\*\*\*\* . Thus, the cost savings of both these automated approvals processes could be significant. Already, operating...

...the end of 2000. The emergence of e-procurement is drawing more vendors into the \*\*\*\*\*field\*\*\*\*\*. M&I Data Services, a Brown Deer, WI-based provider of \*\*\*\*\*e\*\*\*\*\*-\*\*\*\*\*banking\*\*\*\*\* solutions, offers outsourced Web-based procurement for small businesses and banks. M&I is just...

...new product. According to Kenneth Feldt, vice president of business development in M&I's \*\*\*\*\*e\*\*\*\*\*-\*\*\*\*\*banking\*\*\*\*\* group, e-procurement is just one of the applications it can offer. "We co-brand...

21/3,K/36 (Item 13 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
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07168558 Supplier Number: 61209393 (USE FORMAT 7 FOR FULLTEXT)  
Technology bulletin.  
Gonzalez, Jean Young  
Design News, v55, n7, p15  
April 3, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Refereed; Academic Trade  
Word Count: 1552

... to make flying safer and more efficient, NASA and the FAA opened the world's \*\*\*\*\*first\*\*\*\*\* full-scale \*\*\*\*\*virtual\*\*\*\*\* airport-control tower at NASA's Ames Research Center (Moffett \*\*\*\*\*Field\*\*\*\*\*, CA). The facility will test, under realistic airport conditions, ways to solve air and ground...technologies before construction is completed. Twelve rear-projection video screens provide a seamless 3607 high-\*\*\*\*\*resolution\*\*\*\*\* \*\*\*\*\*view\*\*\*\*\* of the airport or other scenes being depicted. The imaging system, powered by supercomputers, provides...

21/3,K/37 (Item 14 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06451992 Supplier Number: 55048102 (USE FORMAT 7 FOR FULLTEXT)  
Nordic Net banking shows Europe the way.  
Retail Banker International, n414, pNA  
June 29, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2840

... end of 1997, there were 97 Internet connections per 1,000 inhabitants in Finland. A \*\*\*\*\*report\*\*\*\*\* on Internet banking by Credit Suisse First Boston (CSFB) estimates that the leading Nordic banks...

...of existing customers as well as attracting new business to the Internet by 2001 (see \*\*\*\*\*Table\*\*\*\*\* 2). The CSFB \*\*\*\*\*report\*\*\*\*\* says Internet banking can no longer be ignored by any bank wishing to stay in...

...Internet's regional development, it is possible to conduct most banking business via the web. \*\*\*\*\*Transactions\*\*\*\*\* which involve moving money around - for example, paying bills, cash transfers into other accounts and

...by 2001. MeritaNordbanken is widely considered to be among the most advanced in terms of \*\*\*\*\*electronic\*\*\*\*\*-\*\*\*\*\*banking\*\*\*\*\* development. It brought in telephone banking in 1982, PC Banking in 1984 and investments trading...will change the strategy so that branches become primarily advice-oriented rather than geared to \*\*\*\*\*transactions\*\*\*\*\*. It is considered vitally important to the bank to keep the personal touch functioning within...

...banks when it comes to percentage of Internet customers among its total customer base (see \*\*\*\*\*Table\*\*\*\*\* 1) . The SEB Internet site gets more than one million hits per month making it...

...structure and navigation system and several other functions to enable customers to conduct their banking \*\*\*\*\*transactions\*\*\*\*\* via the Internet with ease. The main objective of the Internet Office is to provide...

...of any loan process to take place over the Internet, including the

customer's signature. \*\*\*\*\*Table\*\*\*\*\* 1 - Leading Nordic retail banks ranked by number of customers ||||| Bank |No. of branches |No...

21/3,K/38 (Item 15 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

06146164 Supplier Number: 53924949 (USE FORMAT 7 FOR FULLTEXT)  
ConectiSys Grants Exclusive License to Data, Email Billing and Payment  
Collection for Wireless Meter Technology.  
Business Wire, p1088  
Feb 22, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 527

... their kilowatt usage.

The company believes its digital meter technology will soon level the playing \*\*\*\*\*field\*\*\*\*\* for small resellers with industry giants such as Edison International (NYSE:EIX) and Consolidated Edison (NYSE:ED). With the ConectiSys automatic meter reader technology along with the \*\*\*\*\*data\*\*\*\*\* \*\*\*\*\*display\*\*\*\*\*/billing and \*\*\*\*\*payment\*\*\*\*\* web portal sites by WayDigital.com, Inc. significant expenses previously vital to power companies will...

...the ConectiSys-WayDigital.com, Inc. alliance will handle everything, from data collection, email billing and \*\*\*\*\*online\*\*\*\*\* \*\*\*\*\*payment\*\*\*\*\* processing, and will even provide on-line target marketing of energy consumers for their energy...

21/3,K/39 (Item 16 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

06091046 Supplier Number: 53626764 (USE FORMAT 7 FOR FULLTEXT)  
CellNet Data Systems to Expand Kansas City Power & Light Network.  
PR Newswire, p9975  
Jan 25, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 686

... KCPL customers currently are registered for the Web-based AccountLink service, through which they can \*\*\*\*\*view\*\*\*\*\* and pay their bills online, \*\*\*\*\*view\*\*\*\*\* monthly electricity usage \*\*\*\*\*data\*\*\*\*\*, and \*\*\*\*\*display\*\*\*\*\* historical \*\*\*\*\*payment\*\*\*\*\*-\*\*\*\*\*transaction\*\*\*\*\* \*\*\*\*\*data\*\*\*\*\*.

Doug Morgan, KCPL vice president \*\*\*\*\*information\*\*\*\*\* technology, said, "We have been extremely pleased with the improved efficiencies and cost savings we...

...of our network, we were able to reduce the number of service trips to the \*\*\*\*\*field\*\*\*\*\* by more than 70,000 per year, which represents a significant savings in cost and...

21/3,K/40 (Item 17 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05613237 Supplier Number: 48493114 (USE FORMAT 7 FOR FULLTEXT)

Visa, Checkfree Team Up to Challenge MSFDC Electronic Payment Venture  
CLARK, DREW  
American Banker, p1  
May 21, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 814

... mean that banks shouldn't do business with us," Mr. Kight said.  
For its part, \*\*\*\*\*Checkfree\*\*\*\*\* decided that sending all its  
\*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payments\*\*\*\*\* through ePay was preferable to  
trying to duplicate the investment that Visa had made in its direct-debit  
and \*\*\*\*\*settlement\*\*\*\*\* system.  
"Once we sat around the \*\*\*\*\*table\*\*\*\*\* with Integrion, we no longer  
thought like competitors," said Mr. Kight.  
They are contemplating a...

21/3,K/41 (Item 18 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05084466 Supplier Number: 47463955 (USE FORMAT 7 FOR FULLTEXT)  
TRANSPORT COUNCIL: VARIED AGENDA FOR JUNE 17-18 SESSION  
European Report, pN/A  
June 14, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 818

... to a harmonised procedure accompanied by a mechanism for the  
exchange of information (see European \*\*\*\*\*Report\*\*\*\*\* No 2200). Some  
delegations have suggested extending the system to Community aircraft. The  
Council is...

...The objective is to improve European air-traffic control via a  
"revamped" Eurocontrol (see European \*\*\*\*\*Report\*\*\*\*\* No 2231). Road  
transport. Although this item is not officially on the agenda, the issue...

...is currently exempt) and strengthening rules on access to the profession  
of haulier (see European \*\*\*\*\*Report\*\*\*\*\* No 2231 for details of Transport  
Commissioner Neil Kinnock's suggestions on this subject). The...  
...is closely linked to negotiations towards an Agreement on road transport  
with Switzerland (see European \*\*\*\*\*Report\*\*\*\*\* Nos 2207 and 2228). The  
Ministers will adopt Conclusions on the Community strategy for telematics  
...

...by the Commission. The Commission's action plan in this area defines  
five priorities: road \*\*\*\*\*information\*\*\*\*\* services, \*\*\*\*\*electronic\*\*\*\*\*  
\*\*\*\*\*payment\*\*\*\*\* systems, exchange of \*\*\*\*\*information\*\*\*\*\* on transport  
and information management, the human/machine interface and system  
architecture. The Council will also hold an exchange of \*\*\*\*\*views\*\*\*\*\* on  
the Commission's \*\*\*\*\*report\*\*\*\*\* on rail corridors. Conclusions are  
expected at the end of the debate. Rail corridors for...

...an essential element in the strategy for revitalising the Community's  
railways. The Commission's \*\*\*\*\*report\*\*\*\*\* cites experience gained in the  
course of initial pilot projects in this area. During the...

...External relations. The Ministers will hold an in-depth discussion of  
external relations in the \*\*\*\*\*field\*\*\*\*\* of maritime transport. They will  
consider a Communication from the Commission and a draft Decision...



...advantages of this mode of transport over road transport. The Commission has since prepared a \*\*\*\*\*report\*\*\*\*\* on this subject which it will present to the Council.

21/3,K/42 (Item 19 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05079832 Supplier Number: 47457076  
Shire Pharmaceuticals Group Plc - Company Report  
Investext, p1-17  
June 10, 1997  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...antiepileptic drugs, hypertension drugs, anticancer agents, antiviral drugs, alzheimer's drugs, and antiarthritic drugs.x0D \*\*\*\*\*Tables\*\*\*\*\* in \*\*\*\*\*report\*\*\*\*\*: Stock Price, Earnings Data And Rating 1994-98; Balance Sheet 1996-97; Valuation Measures 1997-98; Market Data; Cash Flow Statement 1996-97; Products For Marketing By Shire \*\*\*\*\*Field\*\*\*\*\* Force In US 1999-2001; Pharmavene Pipeline 1995-2003; Approximate \*\*\*\*\*Net\*\*\*\*\* \*\*\*\*\*Cash\*\*\*\*\* Flow By Business Area 1996-2000; Shire Pharmaceutical Profit Model 1995-2003; Shire Pharmaceutical Development...

21/3,K/43 (Item 20 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

04940760 Supplier Number: 47261964 (USE FORMAT 7 FOR FULLTEXT)  
Product Intros: Card Readers For Better Table Service  
Bank Technology News, pN/A  
April 1, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 183

With Schlumberger's MagIC 9000, restaurant servers complete \*\*\*\*\*online\*\*\*\*\* \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*transactions\*\*\*\*\* at the customer's \*\*\*\*\*table\*\*\*\*\* , eliminating the need to make a trip back to a central terminal," says Jim Davis...

21/3,K/44 (Item 21 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

04910110 Supplier Number: 47219374 (USE FORMAT 7 FOR FULLTEXT)  
Casino Data Systems Installs PitBOSS(TM) at Showboat in Las Vegas; New Casino Software Tracking System Utilizes Windows(R) Technology  
PR Newswire, p0317LAM044  
March 17, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 345

... pit, cage, and credit activity, simplifies and speeds handling of routine casino operations, such as \*\*\*\*\*on\*\*\*\*\*-line markers, \*\*\*\*\*check\*\*\*\*\* and cash \*\*\*\*\*transactions\*\*\*\*\* , pit fills and credits, \*\*\*\*\*table\*\*\*\*\* openers and closers, and games accounting. The program is divided into functional areas similar to the typical casino operation:

Players, Cashier, Main Bank, Fill Bank, Credit, Pit, Soft Count, and  
\*\*\*\*\*Reports\*\*\*\*\*.

"It's been great," said John Zimmerman, Vice President of Casino  
Operations for the Showboat...

21/3,K/45 (Item 22 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

04558876 Supplier Number: 46700430 (USE FORMAT 7 FOR FULLTEXT)  
Silicon Graphics Establishes Major Presence In The Electronic Commerce  
Market  
PR Newswire, p0910LATU054  
Sept 10, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1390

... authorization codes between consumers, merchants and their banks  
for instantaneous verification and approval of financial  
\*\*\*\*\*transactions\*\*\*\*\*.

"We're \*\*\*\*\*combining\*\*\*\*\* Silicon \*\*\*\*\*Graphics\*\*\*\*\*' expertise in  
high-end Web servers and professional Web authoring tools with CyberCash's  
market...

21/3,K/46 (Item 23 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

04307554 Supplier Number: 46313954  
Cubiertas - Company Report  
Investext, pl-7  
April 18, 1996  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...public budget is concerned it is one of the most highly dependent  
companies in the \*\*\*\*\*field\*\*\*\*\*. In 1996, the reduction in construction  
margins may not be offset by increased revenues in...

...financial condition although the important investments made in 1994 and  
1995 have significantly lowered its \*\*\*\*\*net\*\*\*\*\* \*\*\*\*\*cash\*\*\*\*\*  
position.x0D \*\*\*\*\*Tables\*\*\*\*\* in \*\*\*\*\*report\*\*\*\*\*: Stock Price, Earnings  
Data And Rating 1994-97; Market Data; Financial Ratios 1995; Spanish  
Construction...

21/3,K/47 (Item 24 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

04159027 Supplier Number: 46073390 (USE FORMAT 7 FOR FULLTEXT)  
New Home Page Helps Businesses Seize Market Opportunities in Electronic  
Commerce and Telecommunications.  
Business Wire, p01180047  
Jan 18, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 229

... studies, including: "INTERNET BANKING STRATEGIES: MARKETS, APPLICATIONS AND TECHNOLOGIES", "NON-BANKS AND HIGH TECH COMPANIES' \*\*\*\*\*ELECTRONIC\*\*\*\*\* \*\*\*\*\*PAYMENT\*\*\*\*\* STRATEGIES", "PCS/PCN: WHEN IT COMES TO MAKING MONEY." The home page describes each product and offers access to a \*\*\*\*\*table\*\*\*\*\* of contents and \*\*\*\*\*summary\*\*\*\*\*.

The home page also features links to complete outlines and speaker lists for Killen & Associates...

21/3,K/48 (Item 25 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

04086599 Supplier Number: 45953424  
Hardy Oil & Gas - Company Report  
Investext, pl-9  
Nov 21, 1995  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...new management and positive news from two ventures. The two ventures, the North Sea Elgin \*\*\*\*\*field\*\*\*\*\* and the Timor Sea discovery, are long term which makes their value highly sensitive to discount rates, and their capital requirements will keep \*\*\*\*\*net\*\*\*\*\* \*\*\*\*\*cash\*\*\*\*\* flow negative for several years come. At Timor Sea, appraisal drilling is ongoing.  
\*\*\*\*\*Tables\*\*\*\*\* in \*\*\*\*\*report\*\*\*\*\*: Stock Price & Earnings Data 1994-97; Macro Assumptions; Net Asset Value Breakdown; Earnings Forecasts 1992-2000; Earnings Per Barrel 1992-2000; Balance Sheet 1992-2000; \*\*\*\*\*Net\*\*\*\*\*  
\*\*\*\*\*Cash\*\*\*\*\* Flow 1992-2000; Free Cash Flow 1992-2000 The INVESTEXT database offers the full text...

21/3,K/49 (Item 26 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

03889068 Supplier Number: 45596902  
The Future Bill Gates of Payment Systems?  
American Banker, pl2  
June 9, 1995  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...Holdings is increasing given the merchant processing transaction volume has been increasing in 1994. A \*\*\*\*\*table\*\*\*\*\* ranking \*\*\*\*\*electronic\*\*\*\*\*  
\*\*\*\*\*payment\*\*\*\*\* services by \*\*\*\*\*transaction\*\*\*\*\* volume for 1994 accompanies the article.  
...

21/3,K/50 (Item 27 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

03111201 Supplier Number: 44241381  
Electronic Home Banking Market Lures More Companies, Including Microsoft  
The Wall Street Journal, pB4  
Nov 18, 1993  
Language: English Record Type: Abstract  
Document Type: Newspaper; General Trade

ABSTRACT:

...Network' software enables customers to transfer funds, pay bills, and take care of other banking \*\*\*\*\*transactions\*\*\*\*\*. NationsBank will market its home-based '\*\*\*\*\*screen\*\*\*\*\* phone' banking services starting in 1994 to over 1 mil households across the mid-Atlantic...

...based phone, with the service itself only costing \$6.95/month. Other companies entering the \*\*\*\*\*field\*\*\*\*\* of \*\*\*\*\*electronic\*\*\*\*\* home \*\*\*\*\*banking\*\*\*\*\* are listed.

...

21/3,K/51 (Item 28 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

02839557 Supplier Number: 43820455 (USE FORMAT 7 FOR FULLTEXT)  
CASH FLOW WAS UP SLIGHTLY FOR SOME CHEMICAL PRODUCERS  
Chemical Week, p29  
May 5, 1993  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 885

... 0  
Witco Corp. 147.2 72.6  
Composite \$15,643.7 \$12,274.9  
1) \*\*\*\*\*Net\*\*\*\*\* \*\*\*\*\*cash\*\*\*\*\* provided by operating activities, defined as: operating income, plus depreciation and amortization, plus net change...

...ending Sept. 30, 1992. 4) Fiscal year ending June 30, 1992. Source: Companies' 1992 annual \*\*\*\*\*reports\*\*\*\*\*; CW calculations.  
\*\*\*\*\*Table\*\*\*\*\* shows 1992 chemical company cash flows including a composite

21/3,K/52 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

14582813 SUPPLIER NUMBER: 86064656 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
U.S. International Transactions, fourth quarter and year 2001.(Statistical Data Included)  
Bach, Christopher L.  
Survey of Current Business, 82, 4, 29(46)  
April, 2002  
DOCUMENT TYPE: Statistical Data Included ISSN: 0039-6222  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 40429 LINE COUNT: 11501

... 2000. The decrease was concentrated in capital goods and in industrial supplies and materials (tables \*\*\*\*\*E\*\*\*\*\* and F).  
Goods imports decreased \$77.0 billion, or 6 percent, to \$...  
26,380 -25,892 -25,050

(r) Revised.

(p) Preliminary.

(\*) Less than \$500,000 ((+ or -)).

\*\*\*\*\*Table\*\*\*\*\* P. Private Financial ...I II  
in U.S. liabilities or increase

in U.S. assets.)

A1 Claims, total (\*\*\*\*\*table\*\*\*\*\*  
1, line 53) -61,011 22,232

2 Financial claims -63,154 23,362  
3...

21/3,K/53 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

13589658 SUPPLIER NUMBER: 75916947 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Realizing the Gains from Electronic Payments: Costs, Pricing, and Payment  
Choice.(Statistical Data Included)  
HUMPHREY, DAVID B.; KIM, MOSHE; VALE, BENT  
Journal of Money, Credit & Banking, 33, 2, 216  
May, 2001  
DOCUMENT TYPE: Statistical Data Included ISSN: 0022-2879  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 7995 LINE COUNT: 00746

... and ACH payments (\$.29 and  
\$.28, respectively) include fraud costs and central bank processing  
and \*\*\*\*\*settlement\*\*\*\*\* expenses.  
As shown in \*\*\*\*\*Table\*\*\*\*\* 3, the bank average cost of a check in  
Norway is \$2.15 while the cost of an \*\*\*\*\*electronic\*\*\*\*\* giro  
\*\*\*\*\*payment\*\*\*\*\* (direct debit with notification) is \$.92.(8) This gives a  
ratio of .43 for bank...Unfortunately, similar data for the postal giro are  
incomplete and could not be used. The \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*data\*\*\*\*\*  
which are available are shown in \*\*\*\*\*Table\*\*\*\*\* 4 (combined for commercial  
and savings banks) and focuses on payments made at the point...

21/3,K/54 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

13178755 SUPPLIER NUMBER: 70508452 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
THE UK ECONOMY.(Statistical Data Included)  
Blake, Andrew P.; Weale, Martin  
National Institute Economic Review, 8  
Jan, 2001  
DOCUMENT TYPE: Statistical Data Included ISSN: 0027-9501  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 11141 LINE COUNT: 01503

... light of government plans. We have used the figures given in the  
November Pre-Budget \*\*\*\*\*Report\*\*\*\*\* (Cm 4917, \*\*\*\*\*Table\*\*\*\*\* B5) as a  
guide to set overall gross public sector investment in future years. These  
...

...third quarter on the same basis. However, the large reported worsening  
in the government's \*\*\*\*\*net\*\*\*\*\* \*\*\*\*\*cash\*\*\*\*\* requirement in December  
seems in part to be attributable to increased investment spending. As  
expenditure...

21/3,K/55 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

12358362 SUPPLIER NUMBER: 62290097 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
 BEA CURRENT AND HISTORICAL DATA.(Brief Article)  
 Survey of Current Business, 80, 2, D-1  
 Feb, 2000  
 DOCUMENT TYPE: Brief Article ISSN: 0039-6222 LANGUAGE: English  
 RECORD TYPE: Fulltext  
 WORD COUNT: 27523 LINE COUNT: 09985

... Order Desk at 1-800-704-0415 (outside the United States,  
 202-606-9666).

S. \*\*\*\*\*Summary\*\*\*\*\* \*\*\*\*\*Tables\*\*\*\*\*

\*\*\*\*\*Table\*\*\*\*\* S.1.--\*\*\*\*\*Summary\*\*\*\*\* of Percent Change From  
 Preceding Period in Real Gross Domestic Product and Related Measures  
 (Percent for these series are shown in \*\*\*\*\*table\*\*\*\*\* 8.1.

\*\*\*\*\*Table\*\*\*\*\* S.2.--\*\*\*\*\*Summary\*\*\*\*\* of Contributions to Percent  
 Change in Real Gross Domestic Product

Seasonally adjusted  
 at annual rates...

848.6	6,254.9		
	Interest paid by persons	185.7	201.6
	Personal transfer		
	*****payments***** to		
	the rest of the		
	world (net)	22.3	24.4
	Equals: Personal saving	229...	

21/3,K/56 (Item 5 from file: 148)  
 DIALOG(R)File 148:Gale Group Trade & Industry DB  
 (c)2002 The Gale Group. All rts. reserv.

12037439 SUPPLIER NUMBER: 61650342 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
 Through the glass window.  
 Spencer, Peter  
 Banker, 150, 890, 6  
 April, 2000  
 ISSN: 0005-5395 LANGUAGE: English RECORD TYPE: Fulltext  
 WORD COUNT: 1839 LINE COUNT: 00189

... catch on.

Short term, it seems clear that plastic cards will continue to  
 dominate the \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*payments\*\*\*\*\* market. Nevertheless,  
 plastic cards are by no means ideal for making online purchases. They were  
 originally designed for making face-to-face \*\*\*\*\*transactions\*\*\*\*\* in the  
 real world, Despite recent attempts to tighten security, they remain prone  
 to fraud...

...expensive for retail members. Plastic cards cannot be used for making  
 person-to-person transfers. \*\*\*\*\*Table\*\*\*\*\* 1 provides a brief  
 \*\*\*\*\*summary\*\*\*\*\* of the features of these and other conventional payment  
 systems.

In these respects, all-electronic...

21/3,K/57 (Item 6 from file: 148)  
 DIALOG(R)File 148:Gale Group Trade & Industry DB  
 (c)2002 The Gale Group. All rts. reserv.

11767910 SUPPLIER NUMBER: 57786878 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
 Asset Allocation Dynamics and Pension Fund Performance.  
 Blake, David; Lehmann, Bruce N.; Timmermann, Allan  
 Journal of Business, 72, 4, 429

Oct, 1999

ISSN: 0021-9398

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 10491

LINE COUNT: 00856

... property were entirely due to poor relative returns for these asset classes.

Panel B of \*\*\*\*\*table\*\*\*\*\* 3 \*\*\*\*\*reports\*\*\*\*\* the percentage of the short-term variation in aggregate asset allocations, as measured by the variance in percentage changes in portfolio weights, accounted for by variations in, respectively, return differentials, \*\*\*\*\*net\*\*\*\*\* \*\*\*\*\*cash\*\*\*\*\* flow differentials, and their covariance (see (5)). The results suggest that return differentials (1) largely...

21/3,K/58 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

10563282 SUPPLIER NUMBER: 21233030 (USE FORMAT 7 OR 9 FOR FULL TEXT)

How costly is financial (not economic) distress? Evidence from highly leveraged transactions that became distressed. (includes appendix)

Andrade, Gregor; Kaplan, Steven N.

Journal of Finance, v53, n5, p1443(51)

Oct, 1998

ISSN: 0022-1082

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 13078

LINE COUNT: 01049

... Chapter 11. Direct costs are likely lower for firms that do not enter Chapter 11.

\*\*\*\*\*Table\*\*\*\*\* VI \*\*\*\*\*reports\*\*\*\*\* our results. Panel A of the \*\*\*\*\*table\*\*\*\*\* indicates that the distressed HLTs initially register positive operating performance. Operating margins in the first...

...time of the HLT. The combination of these two changes leads to an increase in \*\*\*\*\*net\*\*\*\*\* \*\*\*\*\*cash\*\*\*\*\* flow margins of 52.9 percent and industry-adjusted 54.5 percent. While the industry...

...found for HLTs overall by Kaplan and Stein (1993a), the 66.3 percent increase in \*\*\*\*\*net\*\*\*\*\* \*\*\*\*\*cash\*\*\*\*\* flow margins compares well with the 43 percent they find for HLTs overall.

By the...also repeat the operating performance analysis in Table VI on the two subsets of firms. \*\*\*\*\*Table\*\*\*\*\* IX \*\*\*\*\*reports\*\*\*\*\* the results for operating performance from year -1 to the first postresolution year. The results from the last pre-HLT year and from year 0 are qualitatively similar. \*\*\*\*\*Table\*\*\*\*\* IX indicates that firms that did not experience an adverse shock showed a slight improvement...

...results are similar when measured from the last pre-HLT year.

Additionally, the results for \*\*\*\*\*net\*\*\*\*\* \*\*\*\*\*cash\*\*\*\*\* flow margins are similar to those for operating margins. The operating performance results, therefore, also...

21/3,K/59 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

09838027 SUPPLIER NUMBER: 19680892 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Vehicle ownership, purchases and leasing: consumer survey data. (Cover Story)

Aizcorbe, Ana; Starr-McCluer, Martha

Monthly Labor Review, v120, n6, p34(7)

June, 1997

DOCUMENT TYPE: Cover Story ISSN: 0098-1818 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3524 LINE COUNT: 00301

... financial assets.

(TABULAR DATA NOT REPRODUCIBLE IN ASCII)

According to the CE data shown in \*\*\*\*\*table\*\*\*\*\* 6, the terms of financing for purchased vehicles are substantially different from those for leased vehicles. Fewer leasing transactions involve a down \*\*\*\*\*payment\*\*\*\*\*, and among \*\*\*\*\*transactions\*\*\*\*\* for which a down payment was made, the amounts for leased vehicles are lower than...

...for transactions involving a trade-in, the value of the trade-in was lower for \*\*\*\*\*transactions\*\*\*\*\* involving leasing.

\*\*\*\*\*Table\*\*\*\*\*

6. Financing terms in leasing versus purchasing transactions

	Collection period
Term	1992 first 1992 second...

21/3,K/60 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

09208985 SUPPLIER NUMBER: 18958298 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Scale economies, cost efficiencies, and technological change in federal reserve payments processing.  
Bauer, Paul W.; Ferrier, Gary D.; DeYoung, Robert  
Journal of Money, Credit & Banking, v28, n4, p1004(41)  
Nov, 1996  
ISSN: 0022-2879 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 13842 LINE COUNT: 01246

... total cost attributable to each of the inputs over the twenty quarters is reported in \*\*\*\*\*Table\*\*\*\*\* 1 for each of the three \*\*\*\*\*payment\*\*\*\*\* services.  
\*\*\*\*\*TABLE\*\*\*\*\*

21/3,K/61 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

09208982 SUPPLIER NUMBER: 18958295 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Cash, paper, and electronic payments: a cross-country analysis.(includes two-page comment on the article)  
Humphrey, David B.; Pulley, Lawrence B.; Vesala, Jukka M.; Avery, Robert B.  
Journal of Money, Credit & Banking, v28, n4, p914(28)  
Nov, 1996  
ISSN: 0022-2879 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 12384 LINE COUNT: 00993

... as Finland France, Denmark, and the United Kingdom, cash holdings per person are relatively low (\*\*\*\*\*Table\*\*\*\*\* 1). The expanded availability of ATM terminals can both raise the overall use of cash...

...cash, can be roughly gauged by comparing cash holdings with the number of all noncash \*\*\*\*\*transactions\*\*\*\*\* in \*\*\*\*\*Table\*\*\*\*\* I.

(TABULAR \*\*\*\*\*DATA\*\*\*\*\* OMITTED)

The annual number of noncash \*\*\*\*\*transactions\*\*\*\*\* per person is shown in column 3 and is composed of all paper-based payment...as consumer bill payments). Detailed data on payment instrument use by even these three general \*\*\*\*\*transaction\*\*\*\*\* categories does not exist. However,



\*\*\*\*\*information\*\*\*\*\* on the average value per \*\*\*\*\*transaction\*\*\*\*\* for our five \*\*\*\*\*payment\*\*\*\*\* instruments in \*\*\*\*\*Table\*\*\*\*\* 5 provides some indication of the purposes for which the different payment instruments are often...

...for bill payments or disbursement. We know from practical experience that check and paper and \*\*\*\*\*electronic\*\*\*\*\* giro \*\*\*\*\*payments\*\*\*\*\* are primarily used for bill payments by consumers and disbursements by business. The large average...

21/3,K/62 (Item 11 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

08763856 SUPPLIER NUMBER: 17440938 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
The cashless society.  
Worthington, Steve  
International Journal of Retail & Distribution Management, v23, n7, p31(10)  
July, 1995  
ISSN: 0959-0552 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 6280 LINE COUNT: 00506

... transactions. Their figures for 1993 and their forecasts for the year 2000 are presented in \*\*\*\*\*Table\*\*\*\*\* III.  
\*\*\*\*\*Table\*\*\*\*\* III UK \*\*\*\*\*transaction\*\*\*\*\* volumes 1993 and 2000  
1993 2000  
Number ...

21/3,K/63 (Item 12 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

08291255 SUPPLIER NUMBER: 17745596 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
On the origin of monetary exchange.  
Clower, Robert W.  
Economic Inquiry, v33, n4, p525(12)  
Oct, 1995  
ISSN: 0095-2583 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 5958 LINE COUNT: 00494

... regard I adopt a double standard of intellectual coherence: one for readers, another for myself!

\*\*\*\*\*TABLE\*\*\*\*\* II  
Use of Methods of \*\*\*\*\*Payment\*\*\*\*\*: 1991 Estimates  
\*\*\*\*\*Transactions\*\*\*\*\*  
Average Value Total Value  
(per Day) of Transaction (per Day)  
Cash 1-2 billion \$10...

21/3,K/64 (Item 13 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

06497248 SUPPLIER NUMBER: 13990347 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
SQL servers for NetWare. (PC User NTSL Lab Report; structured query language) (includes related articles on the NTSL, Informix bugs, testing methodology and upcoming upgrades) (Software Review) (Evaluation)  
PC User, n212, p110(16)  
June 2, 1993  
DOCUMENT TYPE: Evaluation ISSN: 0263-5720 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2596 LINE COUNT: 00212

... and the background transactions were recorded. Payment transactions served as background for the two single-\*\*\*\*\*table\*\*\*\*\* queries, and orders \*\*\*\*\*transactions\*\*\*\*\* provided background for the three-\*\*\*\*\*table\*\*\*\*\* join and grouped queries. The five-\*\*\*\*\*table\*\*\*\*\* join query didn't select \*\*\*\*\*information\*\*\*\*\* updated by \*\*\*\*\*transactions\*\*\*\*\* and NSTL ran no background \*\*\*\*\*transactions\*\*\*\*\* with that test.

Prior to running the transaction and query tests, NSTL test technicians load...

21/3,K/65 (Item 14 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

06136470 SUPPLIER NUMBER: 12659310 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Intuit tries to automate the laborious bits in its Quicken personal finance program. (Quicken 6.0) (Product Announcement)  
Computergram International, pCGI09280008  
Sept 28, 1992  
DOCUMENT TYPE: Product Announcement ISSN: 0268-716X LANGUAGE:  
ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 345 LINE COUNT: 00029

... enters credit card charges into the Quicken register; automatic bill payment via modem and the \*\*\*\*\*CheckFree\*\*\*\*\* \*\*\*\*\*Electronic\*\*\*\*\* \*\*\*\*\*Payment\*\*\*\*\* Service; access to stock price data from Prodigy; and QuickFill data retrieval and import. Old...

...link data to TurboTax and a new single-line register enables three times as many \*\*\*\*\*transactions\*\*\*\*\* to be \*\*\*\*\*displayed\*\*\*\*\* on \*\*\*\*\*screen\*\*\*\*\*. A loan amortisation function handles fixed and variable rate loans, impound accounts, balloon payments and...

...automatically pop up to describe new features or thumb through the improved reference manual provided. \*\*\*\*\*Field\*\*\*\*\*-specific help functions and alignment checks provide further assistance and the Install feature helps upgraders...

21/3,K/66 (Item 15 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

03250737 SUPPLIER NUMBER: 06307911  
A structural framework for the hard-to-do deal.  
Key, Stephen L.  
Mergers & Acquisitions, 22, n3, 78(4)  
Nov-Dec, 1987  
ISSN: 0026-0010 LANGUAGE: ENGLISH RECORD TYPE: CITATION

CAPTIONS: Some joint venture LBOs: from oil to financial services. ( \*\*\*\*\*table\*\*\*\*\*); Form of \*\*\*\*\*payment\*\*\*\*\* of all \*\*\*\*\*transaction\*\*\*\*\* types 1984-first half 1987. (\*\*\*\*\*table\*\*\*\*\*); Leveraged buyout trends 1981-first half 1987. (table)

21/3,K/67 (Item 16 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

03241396 SUPPLIER NUMBER: 06579451  
Large-dollar payment flows from New York.  
Federal Reserve Bank of New York Quarterly Review, v12, n4, p6(8)  
Wint, 1987  
ISSN: 0147-6580 LANGUAGE: ENGLISH RECORD TYPE: CITATION

CAPTIONS: \*\*\*\*\*Payment\*\*\*\*\* \*\*\*\*\*transaction\*\*\*\*\* \*\*\*\*\*tables\*\*\*\*\*. (  
\*\*\*\*\*table\*\*\*\*\*)

21/3,K/68 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

00787767  
Predicasts M438 - Voice Input/Output  
Voice Input/Output Market Report M438 April, 1982 p. 1-682

Market \*\*\*\*\*Report\*\*\*\*\* \*\*\*\*\*Table\*\*\*\*\* of Contents continued Section  
IV: End-Use Applications General Office Automation General Word Processing  
\*\*\*\*\*Electronic\*\*\*\*\* Mail  
\*\*\*\*\*Banking\*\*\*\*\* & Finance Transportation Automobiles Air Traffic Control  
Consumer Products Appliances Electronics Toys & Games Home Computers Aids  
...

21/3,K/69 (Item 2 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

00787749  
Predicasts M433 - Electronic Banking  
Electronic Banking Marketing Report M433 April, 1982 p. 1-942

Market \*\*\*\*\*Report\*\*\*\*\* \*\*\*\*\*Table\*\*\*\*\* of Contents continued Section  
IV: Equipment & Services Market Data United States Bank Automation  
Equipment Automation...

... Automatic Teller Terminals United States West Europe Other Equipment  
Retail Terminals Credit Authorization Terminals Bill  
\*\*\*\*\*Payment\*\*\*\*\* Terminals Services &  
\*\*\*\*\*Transaction\*\*\*\*\* Volume Availability & Use Home Banking ACH  
\*\*\*\*\*Transaction\*\*\*\*\* Volume Money Transfer Volume  
\*\*\*\*\*Check\*\*\*\*\* Volume  
...

21/3,K/70 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

01760841 SUPPLIER NUMBER: 16649287 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
King Bill: the curtain must fall on monopoly before it gains ground.  
(Microsoft and CEO Bill Gates' control of software market)(Editorial)  
Ratcliffe, Mitch  
Digital Media, v00000004, n9, p2(4)  
Feb 10, 1995  
DOCUMENT TYPE: Editorial ISSN: 1056-7038 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 2447 LINE COUNT: 00188

... current assets to the consumer as effectively as the ledger used in  
Quicken. The electronic-\*\*\*\*\*transactions\*\*\*\*\* market seems to be shaping

up along the same lines as personal banking services: on...

...manage to one or two. Quicken's popularity makes it the checkbook of choice for \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*banking\*\*\*\*\* and the ideal \*\*\*\*\*interface\*\*\*\*\* to invest in as a potential \*\*\*\*\*transaction\*\*\*\*\* service provider.

The \*\*\*\*\*combination\*\*\*\*\* of the powerful targeted marketing enabled by the Microsoft Network and the convenience of the...

21/3,K/71 (Item 2 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

01574277 SUPPLIER NUMBER: 14344940  
Military graphics land at Siggraph. (virtual reality at computer graphics show)  
Mokhoff, Nicolas; Santo, Brian  
Electronic Engineering Times, n758, p1(2)  
August 9, 1993  
ISSN: 0192-1541 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: The Siggraph '93 computer graphics conference in Anaheim, CA, displayed the \*\*\*\*\*first\*\*\*\*\* use of \*\*\*\*\*virtual\*\*\*\*\* reality for consumer and industrial applications. Virtual reality was originally developed by the military, but...

...VIM) display technology, which is a 13-ounce headset that provides a 100 degree horizontal \*\*\*\*\*field\*\*\*\*\* of \*\*\*\*\*view\*\*\*\*\* with no optical-\*\*\*\*\*resolution\*\*\*\*\* limits. Silicon \*\*\*\*\*Graphics\*\*\*\*\* is integrating workstation-based electronics into VIM to produce special effects. Gemini Technology is integrating...

21/3,K/72 (Item 3 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

01445377 SUPPLIER NUMBER: 11178863 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
PL/SQL and SQL Plus. (using code blocks) (Desktop Oracle) (technical)  
Roti, Steve  
DBMS, v4, n9, p24(3)  
August, 1991  
DOCUMENT TYPE: technical ISSN: 1041-5173 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1119 LINE COUNT: 00085

... the batch nature of PL/SQL, consider a simplified credit card processing example in which \*\*\*\*\*purchase\*\*\*\*\* and \*\*\*\*\*payment\*\*\*\*\* \*\*\*\*\*transactions\*\*\*\*\* contained in one \*\*\*\*\*table\*\*\*\*\* are applied to customer accounts contained in another \*\*\*\*\*table\*\*\*\*\*. The pseudo code for such a system is as follows:

repeat until all transactions processed...

21/3,K/73 (Item 4 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

01291372 SUPPLIER NUMBER: 07060800 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Flagging records with R:BASE may save you a bundle.  
Perretta, Michael R.  
Data Based Advisor, v7, n1, p30(4)

Jan, 1989

ISSN: 0740-5200

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1773

LINE COUNT: 00147

... This field will be used to update the flag filed in paycheck records.

Create a \*\*\*\*\*transaction\*\*\*\*\* \*\*\*\*\*table\*\*\*\*\* named Checks with the following fields: SSN INTEGER KEY Social security number SAL/YR CURRENCY...

...SAL/WK'\*.1 CURRENCY State withholding tax FICA = ('SAL/WK'\*.05) CURRENCY Social security tax \*\*\*\*\*NETPAY\*\*\*\*\* = ('SAL/WK'-'FEDTAX'-'STATETAX'-'FICA') CURRENCY Salary after taxes CHKFLAG INTEGER Check print flag. 1...

21/3,K/74 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

01299300 Supplier Number: 45679884 (USE FORMAT 7 FOR FULLTEXT)  
MICROSOFT INTRODUCES MONEY FOR WINDOWS 95, ANNOUNCES LIMITED-TIME OFFER  
PR Newswire, pN/A  
July 20, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1644

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...elegant redesign, its focus on making the core home-finance tasks easy, and its enhanced \*\*\*\*\*online\*\*\*\*\* home-\*\*\*\*\*banking\*\*\*\*\* services are intended to make it more compelling for the typical home-computer user to ...

...each time bills are paid. To complete the bill-paying process, Microsoft Money offers integrated \*\*\*\*\*online\*\*\*\*\* bill \*\*\*\*\*payment\*\*\*\*\*, allowing the user to pay bills to virtually anyone, anywhere in the United States. The...

...the service also can do their banking in the convenience of their homes using the \*\*\*\*\*Online\*\*\*\*\* \*\*\*\*\*Banking\*\*\*\*\* area. Getting account balances and recent statement information, transferring funds, and communicating with the bank...

...is the key to success in getting people to try and embrace the product and \*\*\*\*\*electronic\*\*\*\*\* \*\*\*\*\*banking\*\*\*\*\* services," said Richard Crone, senior manager of financial services, KPMG Inc. The Payee and Account...

...areas provide unparalleled support for tracking down problem payments or resolving account issues. These screens \*\*\*\*\*combine\*\*\*\*\* recent payments or \*\*\*\*\*transactions\*\*\*\*\* a \*\*\*\*\*graph\*\*\*\*\* of overall activity, and contact information for the payees or accounts to prevent users from...

...to sift through piles of paper to get to the root of a problem. New \*\*\*\*\*Online\*\*\*\*\* \*\*\*\*\*Banking\*\*\*\*\* Alliances Money version 3.0, introduced in early 1994, was the first major personal-finance product to offer \*\*\*\*\*online\*\*\*\*\* \*\*\*\*\*banking\*\*\*\*\* Now, \*\*\*\*\*online\*\*\*\*\* \*\*\*\*\*banking\*\*\*\*\* is even easier and more affordable. This fall, Microsoft will be working with at least...interested in budgeting and tracking their expenses can greatly reduce the need to enter financial \*\*\*\*\*transaction\*\*\*\*\* \*\*\*\*\*information\*\*\*\*\* into their computer. The \*\*\*\*\*data\*\*\*\*\* is simply and automatically downloaded from the bank, eliminating the need for data entry. Other...

...Portfolio, with fee-based Online Quotes, for managing and updating all types of investment accounts; \*\*\*\*\*Report\*\*\*\*\* and \*\*\*\*\*Chart\*\*\*\*\* Gallery, for taking a closer look at finances; Planning Wizards, for assistance with retirement planning...

...for Windows 95 is also scheduled to be available in France, Germany and Switzerland, with \*\*\*\*\*online\*\*\*\*\* \*\*\*\*\*banking\*\*\*\*\* options; in Canada, the United Kingdom and other countries it will be available as a...

...monitor (Super VGA 256-color recommended); and a Microsoft Mouse or compatible pointing device. For \*\*\*\*\*online\*\*\*\*\* \*\*\*\*\*banking\*\*\*\*\*, bill paying and quote access, a 2400 or higher bps modem is required. Founded in ...

21/3,K/75 (Item 2 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

01000557 Supplier Number: 39477592 (USE FORMAT 7 FOR FULLTEXT)  
ADVANCED DIGITAL MAPPING SYSTEM ENHANCES ZEISS STEREOPLOTTERS  
PR Newswire, pN/A  
Feb 8, 1985  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 262

... photographs with  
existing digital maps.

Among the other special advantages:

Stored data can be reproduced \*\*\*\*\*graphically\*\*\*\*\*  
in the stereoplotter field  
of \*\*\*\*\*view\*\*\*\*\*; \*\*\*\*\*on\*\*\*\*\*-\*\*\*\*\*line\*\*\*\*\* \*\*\*\*\*check\*\*\*\*\*  
of the collected \*\*\*\*\*data\*\*\*\*\* for accuracy and  
completeness; the line \*\*\*\*\*map\*\*\*\*\*  
coincides with the photogrammetric image,  
even when the photo carriage is moved; the video image...